



Building Scotland's Future Investment Talent

**FUTURE
ASSET**

Future Asset Impact Report 2025

Building Scotland's Future Investment Talent

Future Asset is leading positive change for the finance sector, with a mission that meets the needs of companies. We open doors for the best talent to enter its ranks, and provide opportunities for young women to grow, develop and prosper in the most challenging and exciting of professional environments.

In 2025, we further grew our programme connecting girls and young women with the finance industry — building confidence, developing skills, and opening pathways into careers they may never have considered possible, or knew existed.

From our **National Investment Competition** and **school workshops** to **alumnae mentoring**, **internships**, and **events**, we supported young women across Scotland to see that finance is for them.

By investing in Future Asset, our partner firms are helping to build a sector that is more inclusive, resilient and better equipped for the future.



Jen Mair

Chair, Future Asset Steering Group

2025 highlights

- **100 schools** from **27 local authority areas** took part in our Investment Competition.
- **Over 900** 13-18 year old girls registered to take part supported by **112 Teacher Champions** and **168 volunteer Competition Coaches and Judges**.
- **Over 250 Alumnae** took part in events and opportunities from workshops to work experience placements and internships.
- Number of **member firms grew by 25%** as more companies recognised the value of **Future Asset programmes** and the impact on building a **pipeline of future talent**.

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Too many young women still see investment management and wider financial services as “not for them.” This limits career choices, reinforces gender imbalance in the industry, and contributes to wider financial inequality.

The barriers remain significant:

- **Almost 60% of 16–24-year-olds** say they are unlikely to consider a career in financial services

Scottish Financial Enterprise

- **Women remain significantly under-represented** across investment management, financial advice, and private equity roles. **Just 12.9% of UK fund managers are female.**

Citywire Alpha Female report 2025

- **Only 18%** of regulated financial advisers in the UK are women, according to the Financial Conduct Authority’s records.

FT Adviser

Many pupils—particularly in less advantaged and rural communities— have limited access to education about investment, the financial system, and the breadth of careers available.

Lack of wider financial awareness doesn’t just affect career outcomes. **Figures from Scottish Widows show women continue to face a 32% gap in median annual retirement income (£19,000 vs £13,000).**

Scottish Widows Women and Retirement Report 2025

This is where Future Asset creates change



“The focus on girls in finance is powerful, especially because the competition directly addresses under-representation in investment management and helps pupils see finance as something relevant, accessible and open to them.”

Teacher Champion, 2025/6 competition

We help girls and young women see their future in finance earlier - and support them to get there by:

- **Building financial awareness** through a range of engaging and accessible programmes
- **Connecting students and educators** with real career pathways in investment management and financial services
- Providing a progression pathway from **S1 engagement**, to our **National Investment Competition** from S3, through to **mentoring**, early career, and **industry opportunities** for college and university students and graduates.
- **Developing a range of transferable skills** including critical thinking, decision-making, and professional confidence.

Growing young women's confidence in both financial awareness and career readiness.

Our focus is not just participation — its building pathways into the sector.

“The girls really enjoyed it and although some were already thinking of business as a degree option, some are now open to finance too. It really opened their eyes.”

Teacher Champion, 2025/6 competition



“Before, I didn't really understand what investing involved or how much research went into it, and it turned out to be very different from what I expected—and a lot more fun too.”

S3 student, Hamilton Grammar School





Junior Phase (S1 -S4)

We engage junior high school pupils through a series of introductory activities and our junior pitching competition, providing an early introduction to investment.



Senior Phase (S5-S6)

Through our senior pitching competition, events, and mentoring programme, we support senior phase students in broadening their career horizons and building essential skills.



Further Education Students (18+)

We continue to work with young women beyond high school as they progress into apprenticeships, college, or university. Through our alumnae programme, we promote opportunities within financial services while strengthening industry insight, confidence, and essential skills.

We prioritise those with the least access to finance-related networks and opportunities, particularly students in less advantaged communities and across all parts of Scotland- not just the central belt.

Our ambition is simple:
talent should never be limited
by geography, background,
or confidence.

Growing Future Assets Investment Competition

[Link to competition web page](#)

Since 2020, the competition has become an annual highlight for schools, educators, and industry partners alike. **We are particularly proud that Future Asset reaches all parts from Dumfries to Orkney and Arbroath to Tiree, reaching over 900 girls this year.**

Students **research** listed companies, **analyse** opportunities, and **present** their investment recommendations, **developing technical understanding** alongside **confidence, teamwork,** and **communication skills.**

“Opportunities like the Competition open meaningful pathways for our young people, inspiring confidence and raising aspirations for their future careers. Pathways in which are vital for these students going forward into their career. Future Asset is providing invaluable experience for pupils across the country.”

Kelly Smith, Business Teacher, Lasswade High School



2020		2025/6
14 schools	➔	100 schools
17 teams		216 Teams
71 girls	➔	900+ girls
11 Local Authority Areas		27 Local Authority Areas
14 Teacher Champions	➔	112 Teacher Champions
11 Competition Coaches from 8 organisations		111 Competition Coaches from 40 organisations
7 Judges from 5 organisations	➔	57 Judges from 28 organisations



Growing Future Assets Investment Competition

[Link to competition web page](#)

This year we strengthened accessibility, improved learning outcomes and commitment to schools by:

- **Creating new classroom-ready educational resources** for every secondary school in Scotland
[See last year's crib sheet poster](#)
- Introducing an Investment Recommendation alternative: **Buy or Don't Buy—and explain why!**
[See Lasswade's winning pitch](#)
- Launching **Teacher Champion of the Year** to recognise outstanding educator support



Coach of the Year -
Lorna Blyth, Aegon UK

“Mr Smith was always there to support us. He would check in with a smile, share a joke, and gently remind us of our goals. He works hard to ensure that all students, regardless of background, have the opportunity to succeed.”

S5 student, Castlebrae Community Campus



Teacher Champion of the Year - Sean Smith, Castlebrae Community Campus, Edinburgh

Growing Future Assets Investment Competition

[Link to competition web page](#)

Survey of our Teacher Champions 2025/6

Response rate 40%

Survey subject	Key Finding
Skills development	100% agreed the competition develops critical thinking, teamwork and communication skills (90% strongly agreed)
Confidence and engagement	100% said participation increased students' confidence and engagement (83% strongly agreed)
Career awareness and interest	98% reported increased interest in finance, investment or business careers (66% significant increase)
Recommendation	98% would recommend the competition to another teacher

Our coach's dedication extended beyond conventional coaching, as he readily addressed any questions about the financial industry, creating an open and encouraging environment where no question was deemed 'silly'. His willingness to share personal experiences provided invaluable insights and inspiration to the team.

Shemariah Padayachee, Business Teacher,
Aberdeen Grammar School

Going into the competition, I realised that I actually could do this. I understood what I was reading, I understood the research, and I was able to contribute properly. That moment of realising, "I get this, I can do this, and I'm enjoying it," was huge for me.

Jenna Donnelly, Alumna and Finance Analyst
Apprentice at M&G



GROWING
FUTURE
ASSETS
INVESTMENT COMPETITION



Kick-Off and Booster workshops

Our in-person workshops help girls and educators understand the competition challenge while building confidence and key transferable skills, including communication, presentation, and critical thinking.



	● Students and teachers	● Schools
Aberdeen	45	5
Dundee	23	3
Edinburgh - Aegon	44	5
Edinburgh - LGT	53	5
Edinburgh BLK	20	3
Glasgow - Barclays	39	6
Glasgow - JPM	60	7
Inverness	41	4
Orkney	11	2
Stirling	34	4
Totals	370	44



“I think seeing other students taking part in the competition and the Future Asset organisers in person makes this whole experience feel more real and meaningful for our students.”

Teacher Champion, 2025/6 competition



Company Q&As

In 2025, we delivered seven Company Q&A sessions with senior professionals from **Jet2**, **National Grid**, and **STV Group** and other Crib Sheet companies.

These sessions brought the girls' investment research to life, connecting with industry, building professional confidence, and the belief that their ideas and ambitions are valued.



“Workshops like this enrich students' educational experience, especially for those who don't have families working in the finance industry.”

Teacher Champion, 2025/6 competition



Additional activities

To provide an earlier understanding of finance, careers, and opportunities for an even wider group of students, we have developed fun classroom activities, and supported schools to launch their own Investment Clubs.



“What you offer is beyond what any of our pupils can imagine. The opportunities that you create through the competition and then through all the networking events are endless.”

Teacher Champion, 2025/6 competition





Alumnae Network: Developing Talent Beyond School

Future Asset support does not end when the competition finishes.

Participants become part of our Alumnae Network, where we work to build their confidence and support them to develop insights, understanding and the skills firms seek in new entrants.



Industry Insight workshops

- Alumnae Careers Insight Day
- Introduction to Private Equity
- Inside Boutiques with the Independent Investment Management Initiative (IIMI)

Skills and Confidence building

- “Get Ahead” application workshop series – CV & LinkedIn, CVs and Applications, Assessments and Interviews
- Pathways to **Our Future Selves** with Dr Emily Shipp
- How to Network with Dr Vanessa Collingridge.

“Since the workshop with Vanessa, my mindset has completely switched and I’ve felt much more confident in both academic and social areas.”

Niamh Milne, University of Strathclyde



Mentoring

In 2025 we piloted a mentoring programme to support alumnae in career exploration and plan to extend this to assist more young women.

These opportunities are often transformational—helping young women move from aspiration to action.



Work Experience, Internships and Professional Events

Our partners have the opportunity to share work experience and internship openings with our engaged and motivated alumnae. In 2025 alumnae accessed opportunities with **Franklin Templeton, Amova Asset Management, Kiltearn Partners, RBC Brewin Dolphin, Lothian Pension Fund** and **SNIB**.

We work closely with industry partners including **WIBF, Scottish Widows, SFE, CISI, GEFI, UKSIF, WIBF, SNIB** and **AccelerateHER** to give Alumnae access to industry conferences and professional events

In the current economic climate, it is essential to develop additional opportunities for alumnae to gain insights and skills and build networks. This is also an excellent opportunity for partners to engage with the future workforce.



“Being part of Future Asset has connected me to a community of like-minded, driven young women who constantly inspire and motivate me. It’s opened doors to new career paths and created so many opportunities.”

Gabi Nagle, University of Edinburgh



“Future Asset helps us identify early on in the recruitment process students who are switched on, understand the industry, are focused and determined, and show perseverance.”

Faye Bowden, Manager - Early Career Programs, Franklin Templeton



Our ambition is clear: to help build the pipeline of talent that will become Scotland's future allocators of capital.

In 2026, we will continue to deliver a high-quality programme and focus on increasing support to Alumnae.

- Continue to reach diverse schools and communities targeting those further away from financial services
- Enhance and extend our Alumnae Network and mentoring programme to support more young women on their career journeys
- Develop our "Investment Investigators" educational activities that make investment and finance accessible, relevant, and inspiring.



With continued support from funders, donors, and partners, we can ensure more young women see finance, not as a closed door, but as a future they belong in.

“Future Asset’s work is hugely valuable in encouraging more high school girls to go into investment management, and finance more broadly.”

Malcolm Borthwick, Head of Marketing and Strategic Communications, Walter Scott



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Future Asset provides firms with a practical approach to strengthen future talent pipelines, widen access to the sector, and demonstrate meaningful commitment to inclusion across Scotland.

Partnering with Future Asset enables organisations to:

- Increase access to motivated early-career talent through earlier engagement with young women across Scotland
- Support diversity, equity and inclusion goals by helping widen participation in investment management and financial services
- Create meaningful staff volunteering opportunities as coaches, mentors, judges and speakers, helping employees build confidence, communication and leadership skills while increasing motivation and engagement
- Demonstrate your firm's values through visible, practical support for young people, schools and communities
- Contribute to corporate responsibility and ESG priorities through measurable social impact

- Raise your profile with students, educators and future entrants to the sector
- Support the development of new skills across current and future talent pipelines to meet the evolving demands of the industry.



This is more than social impact. It is a long-term investment in the future talent, diversity and resilience of Scotland's financial services sector.

[See our Member firms here](#)



"Our team members love volunteering with Future Asset. It enables them to make a really positive impact on the young women they work with, but they also gain so much in understanding, perspective and practical skills."

Sally Greig, Head of Global Bonds, Baillie Gifford



In 2026/27, we are moving from membership and sponsorship to a new partnership model that supports programme delivery, growth and long-term sustainability. It gives firms a clearer, more strategic way to invest in Future Asset and help shape the future talent pipeline for the sector.

New partner model for 2026/7:

- **Leading Partner** - Sector leadership in advancing diversity and inclusion
- **Strategic Partner** - Significant programme support with strong engagement
- **Impact Partner** – Active contribution to programme delivery and engagement
- **Supporting Partner** – Entry-level engagement supporting core delivery.

Create opportunities and strengthen your future pipeline

A Future Asset partnership gives your firm a practical and visible way to invest in the future of financial services. Partners can host events and

promote internships, apprenticeships and graduate roles, helping young women build experience, networks and confidence while giving firms earlier access to motivated future talent.

Partnering with Future Asset is more than a contribution to social impact; it is a smart investment in the talent, diversity and resilience of your future workforce. If your firm wants to widen access, strengthen its pipeline and play a visible role in shaping a more inclusive sector, now is the time to partner with Future Asset.

To discuss Future Asset Partnership options please contact Helen Bradley helen@futureasset.org.uk



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