



Investment
to the Future



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Annual Report 2020

SBERBANK CHARITABLE FOUNDATION «INVESTMENT TO THE FUTURE»



Investment
to the Future



Annual Report 2020





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PYOTR POLOZHEVETS

Executive Director,
“Investment to the Future”
Sberbank Charitable Foundation

If in January 2020 someone has told that we would face the uncertainty of such magnitude, no one would have believed it. Now uncertainty is not just a functional failure, but a feature defining the new reality. Like all other organizations our Foundation had to actively adapt and restructure our work, as well as make decisions in response to the risks and challenges that arose during the implementation of our programs in the context of the pandemic. Together, we managed to switch all the most important events and competitions to online formats. And despite the difficulties, we did not lose any of the goals and objectives that we faced at the beginning of the year. Moreover, in some directions we managed to achieve even more than we had planned initially.

There is no need to tell the contents of the report here – if you scroll down, you will see everything for yourself. We can say that we have passed all the tests and everything worked out for us.

I would like to remind you that our Foundation celebrated its 5th anniversary in 2020. We have approached the first anniversary with significant results. Within such a short period of time, we managed to involve more than 5 million children, 55 thousand teachers and almost 3 thousand schools into the focus of our projects and programs. Together with specialists from 100 non-profit organisations, we helped more than 9 thousand children with disabilities. These impressive figures could be achieved only by a close-knit team of talented and inspired people, as well as due to the support of a huge number of partners and friends throughout the country. We thank you all!

We hope that everyone reading our report will have a desire or a strengthened desire to work with us, make one’s contribution to the development of education, and hence to the country as a whole.



1 ABOUT THE FOUNDATION

“Creating the Sberbank Charitable Foundation in 2015, we set ourselves the goal of contributing to the future of our country – to the education and development of children. Sberbank pays great attention to creating new opportunities for every child, parents and teachers. By developing and supporting various projects in the field of personal potential and digital skills, we prepare and adapt program participants for the 21st century challenges. Over five years, the

“Investment to the Future” Foundation took the initiative and active participation in the implementation of a personalized model of education and the development of an inclusive environment in Russia. I am convinced that a successful future for the new generation can be achieved only by our cooperative efforts, energy and care”.

German Gref,
President,
Chairman of the Board of Sberbank





1.1 MISSION AND BUSINESS STRATEGY

The mission of the Foundation is to undertake joint efforts so that people feel confident in a rapidly changing world and can meet the challenges of the 21st century. The Foundation's activities are aimed at promoting the development of education, taking into account the 21st century challenges, as well as creating an inclusive environment that provides members of society with equal opportunities for self-realization and high-quality life regardless of any developmental and health challenges.

The activities of the Foundation are carried out in three main directions: Modern Education, Inclusive Environment and “Together” (“Vmeste”) Program. Within the framework of Modern Education direction, the Foundation initiates and supports projects that contribute to the formation of 21st century skills* and the new literacy in children. Within the framework of Inclusive Environment direction, the Foundation supports projects

* See <https://ybudashee.ru/library/chto-takoe-navyki-xxi-veka/>

and best practices of socialization, adaptation, career guidance, employment of children left without parental care and children with mental disabilities. As part of the “Together” Program Direction, the Foundation promotes the development of charity in Russia by creating new opportunities for non-profit organizations, including through services for collecting targeted and regular donations.



GOVERNANCE BODIES

1.2

The Board members are elected for a term of up to three years and they perform their duties free of charge and voluntarily. The Board Meetings are held every two months or more often. One of the main tasks of the Board is to determine the priority areas of the Foundation’s activities, to approve programs and projects.

Responsibilities of the Executive Director of the Foundation:

- administrative management of activities;
- financial and economic issues;
- issues not referred to the exclusive competence of the Foundation Board.

Responsibilities of the Program Director:

- development of programs and projects of the Foundation;
- coordination of the Foundation's activity;
- implementation of partnership programs.

BOARD MEMBERS

Isakhanova Yulia Yurievna	Senior Managing Director, Head of the Financial Control Department, Sberbank PJSC
Kreinin Vladislav Gennadievich	Senior Vice President, Director of Marketing and Communications Department, Sberbank PJSC
Kudryashova Elena Borisovna	Managing Director, Head of the Directorate for the Development of Corporate Culture, Sberbank PJSC
Kuznetsov Stanislav Konstantinovich	Deputy Chairman of the Management Board, Head of the SERVICES Unit, Sberbank PJSC
Polozhevets Pyetr Grigorievich	Executive Director of the Investment to the Future Charitable Foundation of Sberbank
Popov Anatoly Leonidovich	Deputy Chairman of the Management Board, Head of the Corporate and Investment Business Unit, Sberbank PJSC
Chechet Yulia Viktorovna	Adviser to the President of Sberbank PJSC
Chupina Yulia Germanovna	Senior Vice President, Curator of the Strategy and Development and HR Blocks, Sberbank PJSC



1.3 EXPERT AND STRATEGIC BOARD OF THE FOUNDATION

Expert and Strategic Board of the Investment to the Future Foundation was created in order to carry out examination of socially significant programs and projects implementation, as well as determining a development strategy. One of the main goals of the Board is to analyse international and domestic experience related to the development of education in order to determine the most effective areas of educational practice. The Foundation’s Expert and Strategic Board is also responsible for ensuring scientific and methodological support of programs and projects. A candidate member of the Expert and Strategic Board joins the Board at the invitation of the Foundation. The scientific director of the Foundation is in the head of the Board. Meetings of the Expert and Strategic Board are held at least once every two months. Decisions are made on the basis of an open vote by a simple majority of votes from the number of members present at the meeting.



ALEXANDER ASMOLOV
Chairman of the Expert and Strategic Board,
Head of the Department of Personality Psychology,
Faculty of Psychology in Lomonosov Moscow State
University, Doctor in Psychology, Professor, Academician
of the Russian Academy of Education

EXPERT AND STRATEGIC BOARD OF THE FOUNDATION

Evelina Aliyeva
Deputy Chairman of the Expert and Strategic Board, Acting Director of the Federal Institute for the Development of Education – the Russian Presidential Academy of National Economy and Public Administration (RANEPA) under the President of the Russian Federation for Science, Candidate of Pedagogical Sciences

Alla Golovenkina
Honored Teacher of the Republic of Tatarstan, Deputy Director of the Innopolis Lyceum (Republic of Tatarstan), absolute winner of the All-Russian Competition “Teacher of the Year – 2014”

Anatoly Grigoriev
Head of the Department for Environmental and Extreme Medicine, Faculty of Fundamental Medicine, Institute of Biomedical Problems of the Russian Academy of Sciences, Lomonosov Moscow State University, Doctor of Medical Sciences, Professor, Academician of the Russian Academy of Sciences

Yuri Zinchenko
Dean of the Faculty of Psychology, Lomonosov Moscow State University, President of the Russian Psychological Society, Doctor of Psychology, Professor

Anastasia Zyryanova
Deputy Minister of Education of the Russian Federation

Elena Kazakova
Academic Supervisor of Digital Platform for Personalized Education for the School Program, Director of the Institute of Pedagogy, St. Petersburg State University, Doctor of Pedagogy

Mikhail Kotyukov
Deputy Minister of Finance of the Russian Federation

Nikolay Kudryavtsev
President of Moscow Institute of Physics and Technology, Doctor of Physical and Mathematical Sciences, Corresponding Member of the Russian Academy of Sciences

Dmitry Leontiev
Head of the Department of the International Laboratory of Positive Psychology of Personality and Motivation under the National Research University – Higher School of Economics, Professor of the National Research University – Higher School of Economics, and the Faculty of Psychology, Lomonosov Moscow State University, Doctor of Psychology



Marina Mikhailova
Program Director of the Investment to the Future Charitable Foundation of Sberbank

Vyacheslav Nikonov
Chairman of the Education and Science Committee of the State Duma, Dean of the Faculty of Public Administration of Moscow State University, Doctor of Historical Sciences, Professor

Pyotr Polozhevets
Executive Director of the Investment to the Future Charitable Foundation of Sberbank

Marina Rakova
Vice President of Sberbank, Head of Sberbank Digital Education Platforms Division

Igor Remorenko
Rector of Moscow City Pedagogical University, Candidate of Pedagogical Sciences

Vitaly Rubtsov
President of Moscow State Psychological and Pedagogical University, Doctor of Psychology, Professor, Academician of the Russian Academy of Education

Sergey Ryazansky
Hero of the Russian Federation, Pilot-Cosmonaut of the Russian Federation, Head of the Russian Movement of schoolchildren

Alexey Semenov
Doctor of Physical and Mathematical Sciences, Professor, Academician of the Russian Academy of Sciences and Russian Academy of Education

Elena Soboleva
Expert, Doctor of Economics, Professor

Mikhail Strikhanov
Director of Institute of Nanotechnology in Electronics, Spintronics and Photonics under the National Research Nuclear University – MEPhI (Moscow Engineering Physics Institute), Doctor of Physical and Mathematical Sciences, Professor, Academician of the Russian Academy of Education

Andrey Filippovich
Dean of the Faculty of Information Technologies of the Moscow Polytechnic University, Candidate of Technical Sciences, Associate Professor

Vladimir Filippov
President of the Peoples' Friendship University of Russia, Doctor of Physics and Mathematics, Professor, Academician of the Russian Academy of Education, Chairman of the Higher Attestation Commission

Isak Frumin
Academic Supervisor of the Institute of Education of the National Research University – Higher School of Economics, Doctor of Pedagogy, Professor

Yulia Chechet
Adviser to the President of Sberbank PJSC





1.4 EMPLOYEES

The team includes program and project managers, methodological and administrative specialists and is formed according to functional areas. In 2020, the Foundation employed 30 people. All employees have experience in managing social projects in the field of education, science and culture.

Program and Project Managers

- formulate the strategy for development of programs / projects
- carry out long-term and current planning of programs / projects
- determine approaches to achieving the assigned tasks
- form technical specifications for work organization
- select contractors and supervise the fulfilment of contractual obligations
- form expert groups and organize expertise
- attract media and Internet resources, as well as network communities
- analyse the results of supported projects
- maintain databases and analytical materials

Pyetr Polozhevets
Executive Director

Maria Kondratieva
Project Manager of the Digital Skills and Competences Program

Svetlana Trishkina
Training and Development Manager

Marina Mikhailova
Program Director

Nadezhda Korotkova
Financial Literacy Program Manager

Elena Filippenko
Chief Financial Officer

Valentina Agapova
Head of the Network Development Direction

Grigory Nesterenko
Director of Legal Affairs

Ekaterina Khaustova
Head of the Personal Potential Development Program

Kirill Banderov
Administrative and Financial Manager

Evgeny Matvienko
Head of the Implementation Direction

Olga Tsukanova
PR and Marketing Director

Evgeniya Vakhrutdinova
Project Manager

Artysh Minchey
PR Manager

Oksana Chernukha
Manager of Educational Projects

Irina Volkova
Manager of the Inclusive Environment Program

Alexander Prokhorov
Assistant Executive Director

Inna Shirshova
Head of the Inclusive Environment Program

Ekaterina Graf
Chief Digital Officer

Daria Satikova
Digital Skills and Competences Program Manager

Ekaterina Yadova
Director of the Foundation Projects

Elena Diryugina
Head of the Methodology and Assessment Direction

Dmitry Sizarev
Head of the Development Direction

Alexandra Yanchenko
Evaluator



Methodical Group

- maintains and organizes a bank of methodological materials
- adjusts the developed educational products to the requirements of the preparation of educational and methodological documentation, taking into account the specifics of the audience
- provides the content and methodological part of seminars, other supporting events

Nina Rychka Leading Methodist

Marina Kateeva Methodist

Alexey Stekhov Methodist

Tatyana Ermakova Methodist



1.5 APPROACH TO FUNDING

The Foundation's projects are financed by the Foundation itself. In addition, the Foundation supports the activities of other organizations whose activity coincides with the mission of the Foundation. Any non-profit organization whose activities are justified as effective can apply to the Foundation for support by submitting the required set of documents. Applications are accepted regularly, both on a competitive basis and out of competition.



FOUNDATION BOARD:

discussion and making final decisions on support



EXTERNAL EXPERTS:

independent evaluation of programs and projects



AUDITING COMMITTEE:

evaluation and control of the Foundation's activities

The Auditing Committee which includes employees of Sberbank, the Foundation's founder, acts as a supervisory body of the Foundation. The Committee is responsible for verification of the contracts concluded on behalf of the Foundation, its financial documentation, assesses the compliance of accounting and tax records with the regulations, the budget execution, etc. Leading personnel of the Foundation, managers of directions, programs and projects are in charge of

substantive analysis of the activities of grantees in the implementation of projects supported by the Foundation. To obtain an independent assessment of programs and projects, the Foundation engages external experts. At least two expert opinions must be prepared regarding all materials of the project application – regulations, budget, schedule. The final decision on the provision of support is submitted for discussion to the Foundation Board.

1.6 DIRECTIONS OF ACTIVITY



Modern Education

Supporting programs and projects that contribute to the development of universal and relevant to a rapidly changing world competencies and new literacies in children



Inclusive Environment

Searching and supporting effective solutions for socialization, adaptation, employment of children and young people with mental disabilities or left without parental care



"Together" Program

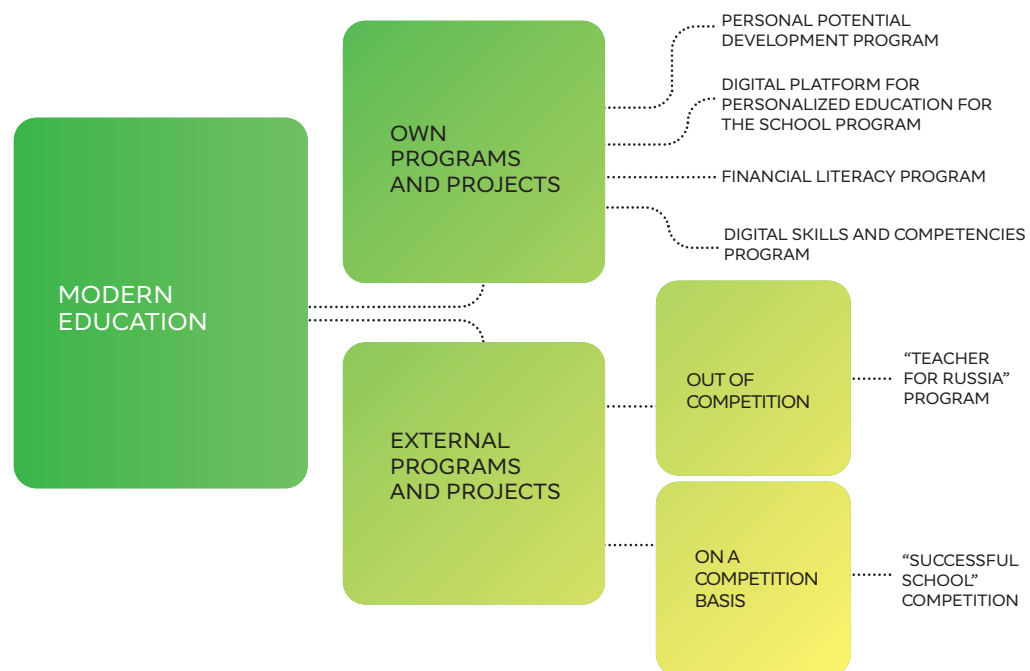
Development of donations and charitable giving by creating new opportunities for interaction between non-profit organizations and private donors



2 MODERN EDUCATION

The goal of the Foundation is to promote the development of general education in Russia so as to increase its competitiveness in the world. The Foundation supports changes in education in line with a competence-based and personalized approach to learning.

Teachers are considered as leaders of the changes that should take place in Russian schools. The Foundation supports the emergence of a teacher-mentor in schools, practicing new forms and technologies of teaching, including in the digital environment.



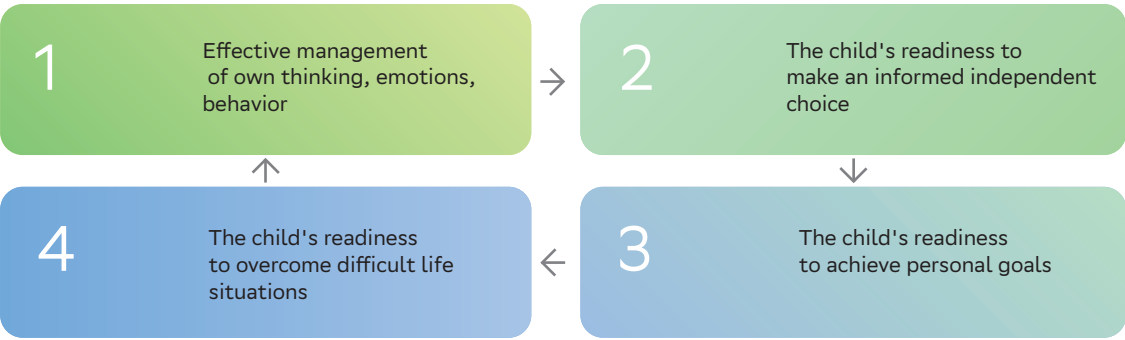


2.1 PERSONAL POTENTIAL DEVELOPMENT PROGRAM

DETAILS

Tasks that we want to achieve: contribute to the formation of children's ability to manage their abilities, helping them in learning how to manage their thinking, emotions, behavior, interact with others, set goals and be responsible for their lives. The program offers a comprehensive solution for educational organizations to support the development of 5 to 18 years old children taking into

account their age characteristics, and involves key participants in this process: teachers, parents, managers, educational organizations, executive authorities in the field of education, institutes for advanced training and education development in the regions. The Program combines a deep scientific approach with practicality and applicability.



COVERAGE



+8

new regions of Russia

Total:

20

regions selected through competition



Trained:

1 377

managers

50

educational mentors



Instructed:

2 070

teachers from

288

educational organizations



Work with

50^{thous.}

children according to the Program methods



RESULTS

1/ Within the Personal Potential Development Program, a number of thematic materials were released.

EDUCATIONAL LEARNING MATERIALS

- Developed model and map of the personal potential development results.
- Developed guidelines for conducting trainings addressed to personal potential development.

PRODUCT PORTFOLIO DEVELOPMENT

- Educational learning materials “Social and Emotional Development of Children” and “Development of Personal Potential” were supplemented with teaching aids for working with adolescents.
- Release of guidance manuals on environmental solutions and development of the spatial-subject component in a personality developing educational environment.

DEVELOPMENT OF TRAINING AND SUPPORT PROGRAMS

- Development of competence progression programs for managers in the education system, teachers and educators related to the Personal Potential Development Program.
- Development of support system for teachers and educational organizations.
- Appraisal of an online tool for monitoring the individual progress of children in the development of 4K competencies.

2/ Mobile application for self-development named “My Choice” became an additional tool for the implementation of this Program. Its content is based on current research and scientifically proven works, ensuring the reliability of the techniques and tools offered.

The application contains mini-courses in the following areas:

- Career guidance – “How to Make an Informed Choice of Profession?”
- Self-management – “Take Control of Stress!”
- Well-being – “How to Be Happy?”

In addition, the application includes tests, check-lists, cases, analysis of difficult situations, notes, videos, interesting posts about science, ecology, economics, psychology and much more.



“The application is very useful for those who have not yet decided on a future profession in the first place. It can guide you in the direction of your future work. And for those who already know what they want to do, it will offer a number of links and resources that are not always easy to find yourself ...”

Maria, 15 years old



3/ Research Consortium of Universities “Development of Personal Potential in Education”. In August 2020, seven leading pedagogical universities of Russia and Sberbank Charitable Foundation “Investment to the Future” joined the Consortium “Development of Personal Potential in Education” to conduct joint research, development and implementation of methods aimed at developing personal potential in the education system.

Areas of cooperation of the Consortium members:

- Development and implementation of a Master's program in the field of personal potential development, implemented according to a networking scheme.
- Development and implementation of new educational products related to the development of personal potential.



“It is very important for us to educate the generation of teachers setting a key priority to the harmonization of two tasks: the task of achieving important educational results for the society, and the task of achieving personal happiness and well-being in this process by students. We are convinced that any university begins when educator-scientists ask themselves research questions: “What is happiness for a child”, “How does a modern teacher interact with a student?” “Who is he/she – a modern child?”, “How does the modern family look like?”, “How do all these subjects interact in the modern educational process so that we can develop the personal potential of each student?” This is the most important national task – to make sure that every student who enters the first grade understands that the school was created in order to help him/her find his/her place in life, teach him/her how to study, and reveal the unique aspects of his/her personality. For these reasons we have formed the Consortium”.

E.I. Kazakova,
Academic Supervisor of Digital “Platform for Personalized Education for the School” Program,
Director of the Institute of Pedagogy, St. Petersburg State University, Doctor of Pedagogy



- Systematization, accumulation and augmentation of scientific knowledge related to the personal potential development in a child and a teacher.
- Development of new projects and programs for research activities and academic mobility.
- Encouraging the exchange of ideas, practices, methods, experience between universities.

4/ In June, the First All-Russian Scientific and Practical Conference of the participants of Program “Development of Personal Potential as the Value of Modern Education” Program was held. The conference was addressed to

- managers and teachers of schools, kindergartens and institutions of additional education;
- school psychologists;
- special education teachers;
- teachers of the system of lifelong pedagogical education;
- members of the consortium of pedagogical universities “Development of Personal Pot-

tial in Education” and candidates for joining the Consortium;

- representatives of regional executive authorities in the field of education;
- partner organizations.

Results:

- more than 2,600 people from 46 regions of Russia joined the Conference;
- 38 federal and regional experts spoke at the Conference;
- the average viewing time of Conference events by one participant exceeded 4 hours.

DETAILS



“It seems to me that this is one of the best thematic conferences – both in terms of how it looks like and how it works, as well as in terms of speakers and the content of their speeches. I am sure that if there were free access and announcement of the Conference, the number of conference participants would be not less than the number of participants at the Moscow International Education Fair”.

Arslan Khasavov,
Chief Editor, Uchitelskaya Gazeta



FULFILLMENT OF PLANS FOR 2020

- An all-Russian competition was held to select eight regions to participate in the Personal Potential Development Program.

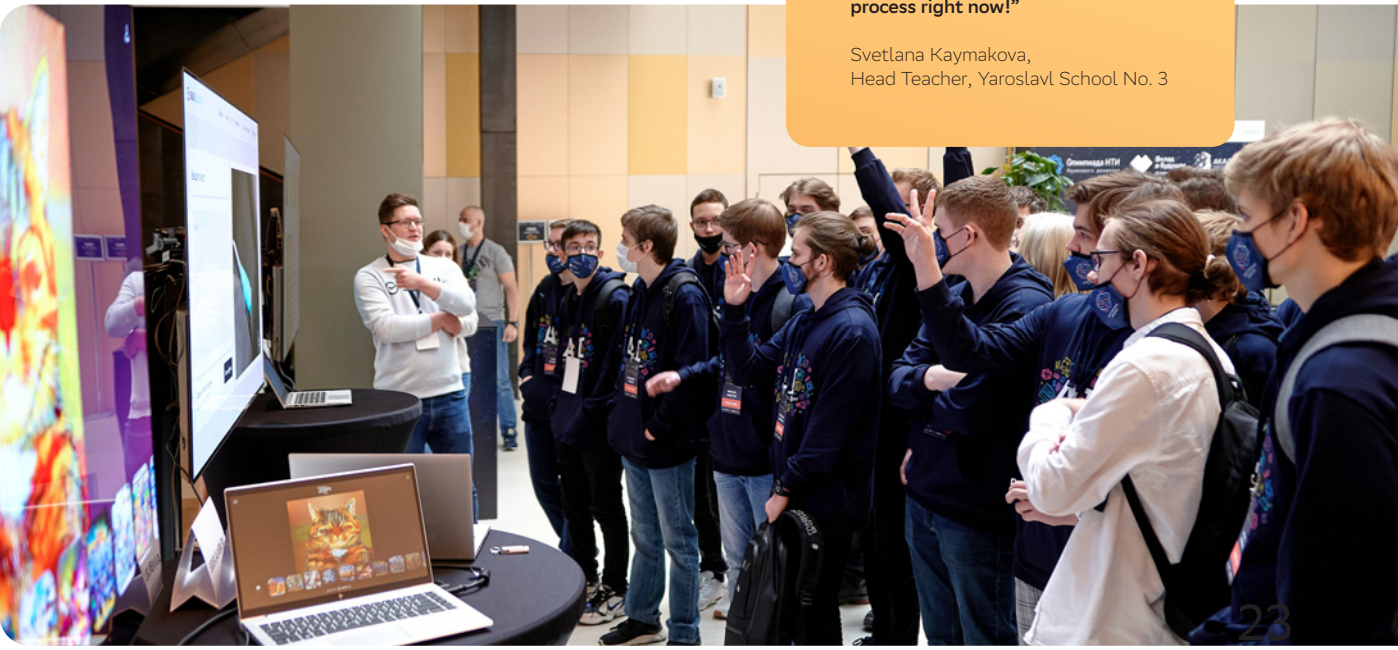
PLANS FOR 2021

- Carrying out the third competitive selection of territorial entities of of the Russian Federation for participation in the Personal Potential Development Program.
- Expansion of “Development of Personal Potential in Education” Consortium and the development of a network Master's program.
- Launching new educational products for children and parents.
- Digital transformation of the program product portfolio.
- Organization and holding of two federal online conferences.





“This project is a chance to move away from formalism, to surpass routine, boredom, to find professional happiness, to feel a child’s hand in yours. Just don’t slow down – implement right away so that your head doesn’t burst with ideas. And enjoy the process right now!”

Svetlana Kaymakova,
Head Teacher, Yaroslavl School No. 3









↓

During the main discussion of AI Journey 2020 (the International Conference on Artificial Intelligence), Russian President Vladimir Putin expressed a high appreciation of the Program:

“I know that Sberbank has already created such a platform and is working within its framework. In a difficult period of forced restrictions, such technologies certainly helped and help teachers maintain direct contact with pupils and students. And, of course, they will significantly expand the educational space in the future. We must take advantage of this experience and opportunities now and use them in the future”.

DIGITAL PLATFORM FOR PERSONALIZED EDUCATION FOR THE SCHOOL PROGRAM (SBERCLASS)

2.2

The Program aims to ensure that every child can get access to modern personalized education that will allow them to unleash their potential. SberClass is based on a personalized education model (PEM). It allows the student to move from the position of “I am taught” to “I am learning”. The child is the center and subject of the educational process, who has an opportunity to choose and consciously go towards achieving his or her educational goals under the guidance of a teacher. In the implementation of PEM at school, the teacher plays the main role, and the platform

provides the teacher with convenient digital tools and educational content for building the educational process. The teacher obtains even more opportunities for the motivation and development of children. This tool helps to plan and organize studies so that each student has the opportunity to make the most of his time, and the teacher can guide and track everyone's progress, and promptly provide feedback on the educational process. Training using the SberClass platform is carried out in accordance with subparagraph “a” paragraph 1 of the List of Instructions of the President of the Russian Federation following the meeting of the supervisory board of the Agency for Strategic Initiatives dated January 30, 2019 No. Pr-118.

The leading pedagogical publication “Uchitelskaya Gazeta” (“Teachers' Magazine”) named SberClass as the “Project of the Year – 2020”.




↓





“We are convinced that a personalized model of education is that new approach, even a new educational paradigm, that will make Russian schools globally competitive and will become the basis for their development in accordance with modern requirements. The best achievements of domestic pedagogy and psychology, the conclusions of many years of research, as well as the advanced experience of foreign colleagues have found their application in the PEM. This is exactly what will bring to life the dreams of the classics of pedagogy about a school where it is interesting for a child to study, where a child consciously follows his own path of growth, leading to the assimilation of the skills and knowledge necessary for success in real life”.

Tatyana Ivanova,
Director, School No. 4 in Maloyaroslavets,
Kaluga region



COVERAGE

- 


2018-2019

development and implementation of the personalized education model in 11 pilot schools of Kaluga region
- 

2019-2020

testing of the digital platform in 15 schools of Kaluga, Lipetsk, Nizhny Novgorod, Novgorod regions and the Republic of Tatarstan
- 


March–April 2020

transfer to distance learning based on a digital platform of 350 thousand schoolchildren of 5-8 classes from 2,234 schools in 23 regions of the Russian Federation
- 


November 2020

almost 500 thousand pupils from 2,500 schools in 65 regions of Russia use the digital platform (SberClass)


RESULTS

- 

>3 500

schools
- 

>270

thous. teachers
- 

75

regions



FINANCIAL LITERACY PROGRAM 2.3

Tasks that we want to achieve: contribute to the formation of financial literacy for teachers, parents and children aged 5-18 using a series of educational tools in such fields as finances, economics and law. The Program's activities are implemented at four levels – methodological, content-based, communication and information technology.

METHODOLOGICAL LEVEL

Methodological level is implemented using a competencies map, which includes a set of knowledge allowing to fill the gaps in the field of financial literacy and the rights of children from 5 to 18 years old. The map contains a set of thematic blocks divided into levels of acquirement of materials. Additionally, methodological materials for educators and teachers of additional education are being developed.

RESULTS

- Start of developing control and measuring materials to determine the level of financial literacy, as well as a methodological guide for the inclusive education.
- Three educational products of the program were included in the federal list of products recommended by the Association for Financial Literacy Development:
 - Financial Literacy Development Program for children in orphanages;
 - business games on financial literacy for children of 12-18 years old;
 - mobile app “Vklad” (“Deposit”).

COVERAGE

Financial literacy products are developed and implemented for basic and additional education, for primary schools, kindergartens and orphanages:



31

regions of Russia



88

thousand teachers



3 million

schoolchildren



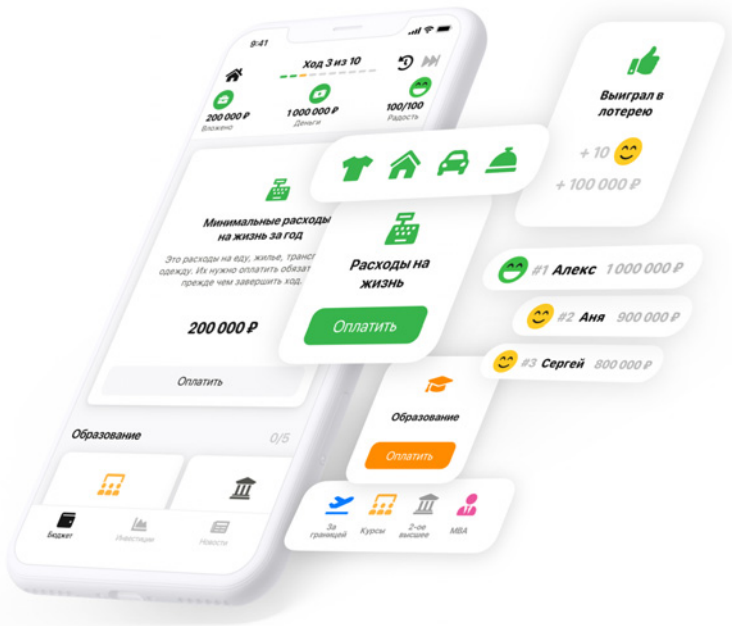
20

orphanages

MOBILE APP “VKLAD” (“DEPOSIT”)

In 2019, the Foundation launched the financial simulation game “Vklad”. The game is a mobile application that allows a child to travel to adulthood and try to achieve a high level of financial well-being, taking into account the needs and interests of all family members.

In 2020, the financial simulation game “Vklad” was updated: an educational course on financial literacy was integrated into the application, and the possibility of personalized analysis of the user's game strategy was added. Moreover, for the Week of High Technologies and Technopreneurs, “Digital Tournament” lesson was developed which offered the use of “Vklad” as a competitive platform.



DETAILS

PLANS FOR 2021

- **METHODOLOGICAL MATERIALS**
 - Updating the database of questions for control and measuring materials at three levels: basic, intermediate and advanced; updating the functionality of the digital diagnostic tool.
 - Completion of the creation of control and measuring materials.
 - Adapting financial literacy courses for the inclusive environment.



“The competency map allows to easily and competently build a child's educational track, covering all the necessary topics, and gradually increase the level of knowledge acquisition”.

K.D. Klimentiev,
Expert of the All-Russian Congress of Financial Education Volunteers





CONTENT-BASED LEVEL

The content-based level presupposes creation of educational materials for children, parents and teachers, with clear and interesting content, relevant situations and an interactive learning format:

- a course of interdisciplinary tasks on financial literacy, in which tasks are integrated into educational programs on the following school subjects: History, Foreign Language, Geography,

Informatics, Fundamentals of Life Safety, Literature, Technology, Social Science, Mathematics;

- financial literacy course for pre-schoolers and elementary school children “Young Financier”. It consists of five lessons containing extensive cognitive materials related to the finance area, and includes motor, team, speech and creative activities of children.

RESULTS

- Within the framework of the course of interdisciplinary tasks and problems solution on financial literacy, 100 tasks were developed for students of 5-11 classes.
- The financial literacy course included six games and play activities for children aged 8-13.

PLANS FOR 2021

Development of an additional education course “Well-being” for schoolchildren of 5-11 classes.



“We use the Interdisciplinary Tasks Course – a very useful and convenient tool for integrating actual and modern problems in mathematics lessons. Most of all, children like tasks “with a modern twist”, that is, from life examples. Thank you very much for the fine content!”

O.P. Artemova,
Teacher of Mathematics, Lgovo Secondary School, Lgovo, Ryazan region



COMMUNICATION LEVEL

In 2020, the development of the community of educators promoting the implementation of financial literacy continued. Despite the restrictions due to the virus, new members joined the movement and continued to collaborate on creating new content and mastering teaching methods.

COVERAGE



PLANS FOR 2021

Involvement of



“More and more financial organizations, along with the government, are developing their own projects to improve the financial literacy of children ...We consider the courses and products of the Financial Literacy Program of Sberbank’s Charitable Foundation “Investment to the Future” are a good example of the organization’s systematic work in the field of financial education of schoolchildren”.

Ekaterina Lavrenova,
Advisor to the Director of Financial Literacy Project under the Ministry of Finance of Russia, co-author of educational and methodological kits on financial literacy





DIGITAL SKILLS AND COMPETENCIES PROGRAM

2.4



Tasks that we want to achieve: complement school education in such a way that students have an understanding of the importance of developing new technologies, and an opportunity to gain knowledge in the field of digital innovation, corresponding to global progress.

The program aims to provide students with the knowledge, skills and abilities needed to work with technological products, as well as to contribute to the formation of thinking relevant to the digital age.



Artificial Intelligence Academy for Schoolchildren

The Academy of Artificial Intelligence has become a particularly important project of the “Digital Skills and Competences” Program. The activities of the project are aimed at developing

students' interest in artificial intelligence technologies. Schoolchildren obtain the information on professional development and career opportunities in the field of artificial intelligence.

The main lines of activity of the Academy:



INFORMEDNESS

Conducting events aimed at the presentation of artificial intelligence technologies the purpose of which is to acquaint as many schoolchildren as possible with the principles of artificial intelligence technologies and their use in human activities.



EDUCATION

Free online course on machine learning is offered to schoolchildren, which allows developing applied skills in the field of artificial intelligence.



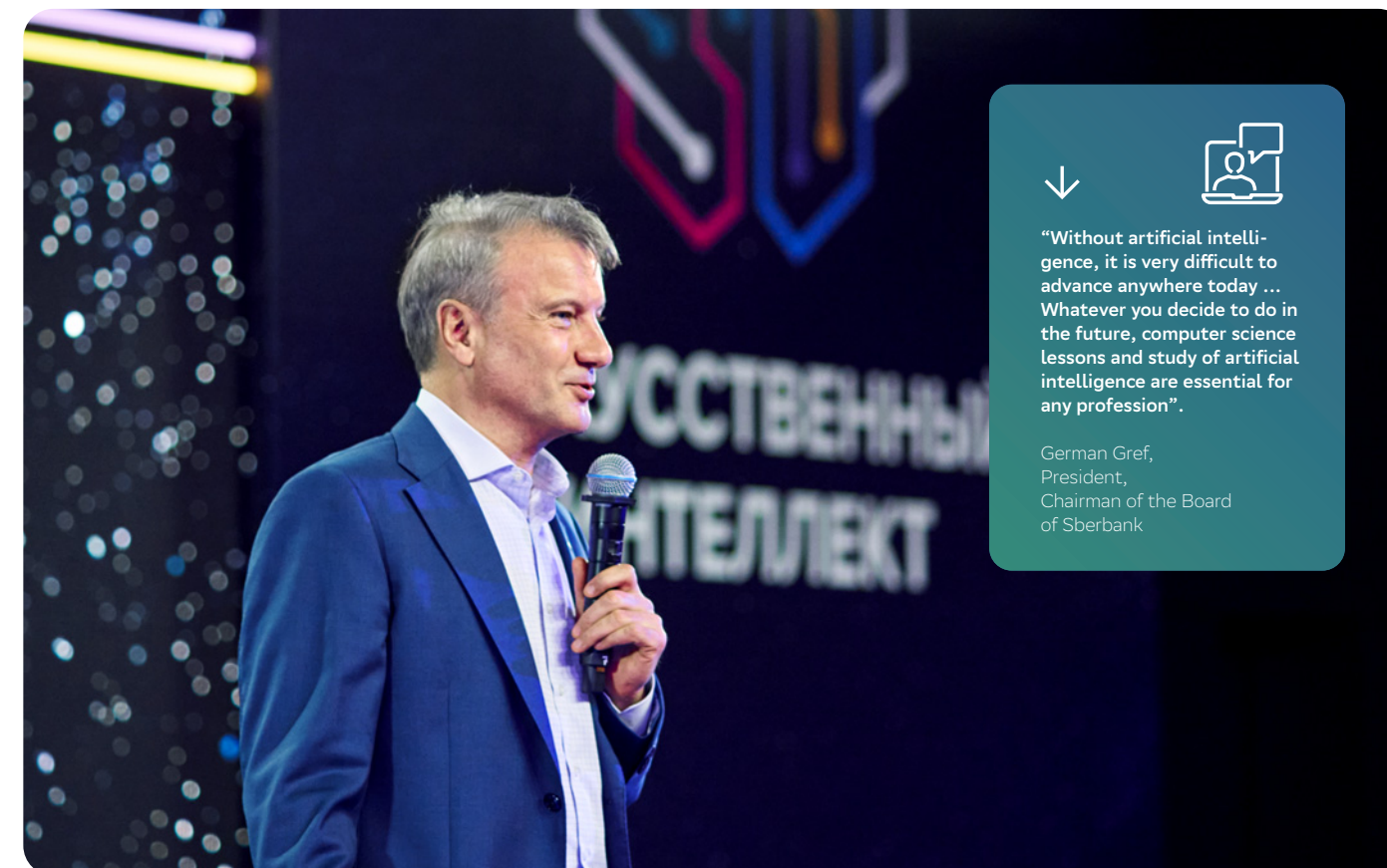
COMPETITIONS

Specialized competitions are organized for schoolchildren, whose prize-winners receive advantages in admission to universities, valuable prizes and an invitation to an internship in the Sberbank ecosystem in the Artificial Intelligence direction.



WORK WITH TEACHERS

Creation of educational products for advanced training of teachers in the field of artificial intelligence and for conducting lessons that help to develop competencies in this area.



“Without artificial intelligence, it is very difficult to advance anywhere today ... Whatever you decide to do in the future, computer science lessons and study of artificial intelligence are essential for any profession”.

German Gref,
President,
Chairman of the Board
of Sberbank



Sberbank specialists conducted a number of educational lessons, during which they talked with schoolchildren and teachers about new technologies. The project covered Moscow, Moscow region and all regions of Russia.

“Digit Lesson”

In 2020, the all-Russian action “Digit Lesson” continued. The Program consisted of a cognitive video lecture, a simulator and instructional guidelines for teachers. Thanks to “Digit Lesson”, children learned about the role of artificial intelligence in the modern world, got acquainted with machine learning and managed to take their first steps as data scientists. The game simulator assisted in going through all the stages of a career in Data Science and independently create an algorithm for unmanned vehicles.

DETAILS

PLANS FOR 2021

Involving 4 million schoolchildren in artificial intelligence education activities.

COVERAGE



86
countries



>2
million
students took machine
learning lessons



24
thousand
teachers – participants
of the action



111
open
lessons



“The goal of the project is to help children with career guidance, to demonstrate digital technologies and approaches that are used by leading companies in the market. It is also important for us that this is a successful experience of consolidating the efforts of the government and business for a good cause – creating the country's human resources. During the existence of the project, 38 million schoolchildren have taken part in the “Digit Lesson”. Almost all regions of the country are involved in the process”.

Dmitry Chernyshenko,
Deputy Prime Minister of Russia



Educational Materials

In 2020, as part of the “Digital Skills and Competencies” Program, the following materials were prepared and released:

- a digital skills model for students of 1–11 classes;
- Free Online Machine Learning Course for 8–11 classes;
- advanced training course for teachers “Artificial Intelligence: Foundations of Theory and Teaching Methods in Basic School”.

RESULTS

>5 000

users started training using
a machine learning course

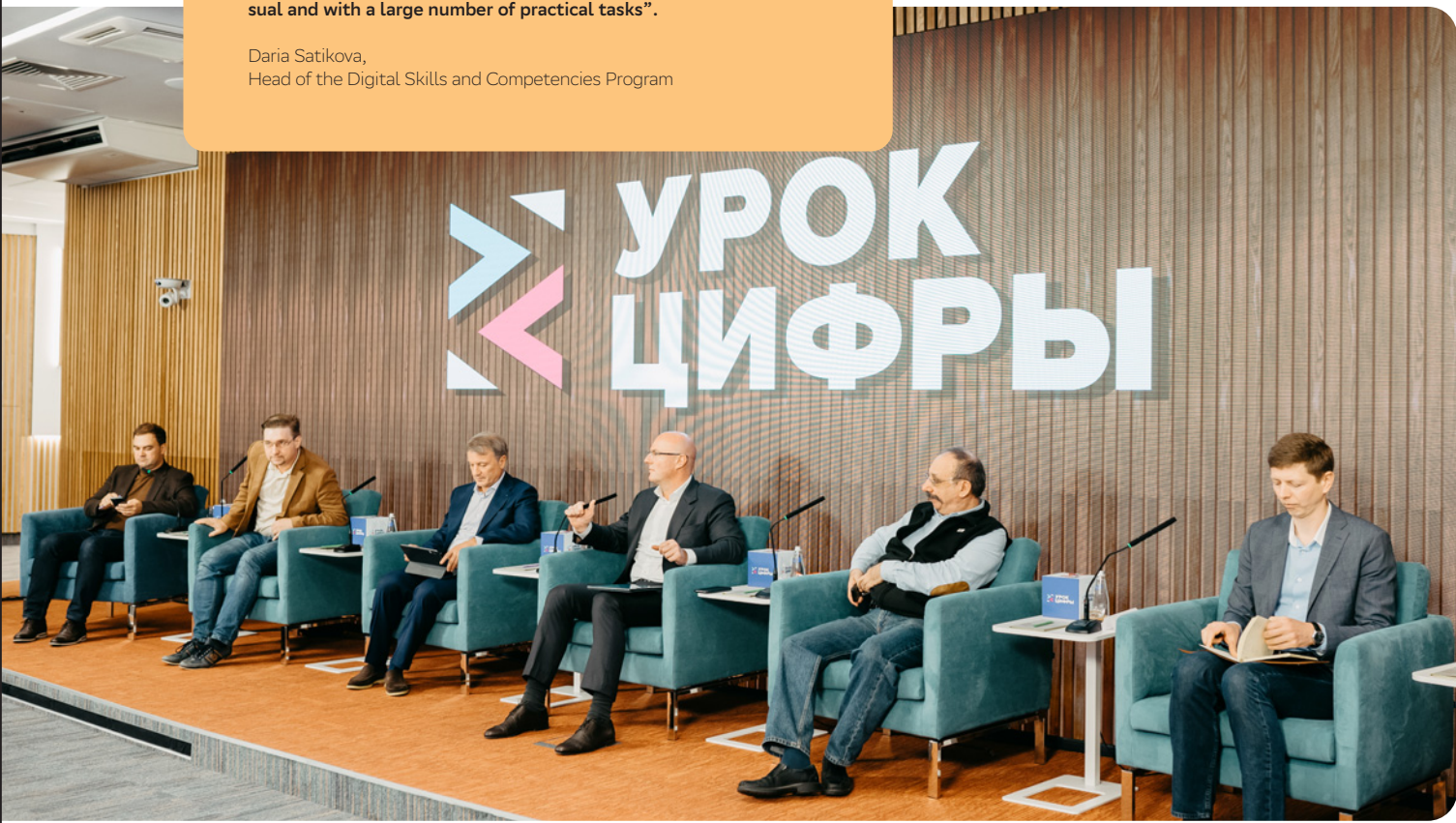
>200

teachers completed an
advanced training course



“We have developed an online course that is designed for subject teachers and teachers of additional education who want to tell schoolchildren about the Artificial Intelligence technology, but do not know where to start and what materials to use. We are trying to clarify exactly these issues, so that everything is extremely clear, accessible, visual and with a large number of practical tasks”.

Daria Satikova,
Head of the Digital Skills and Competencies Program





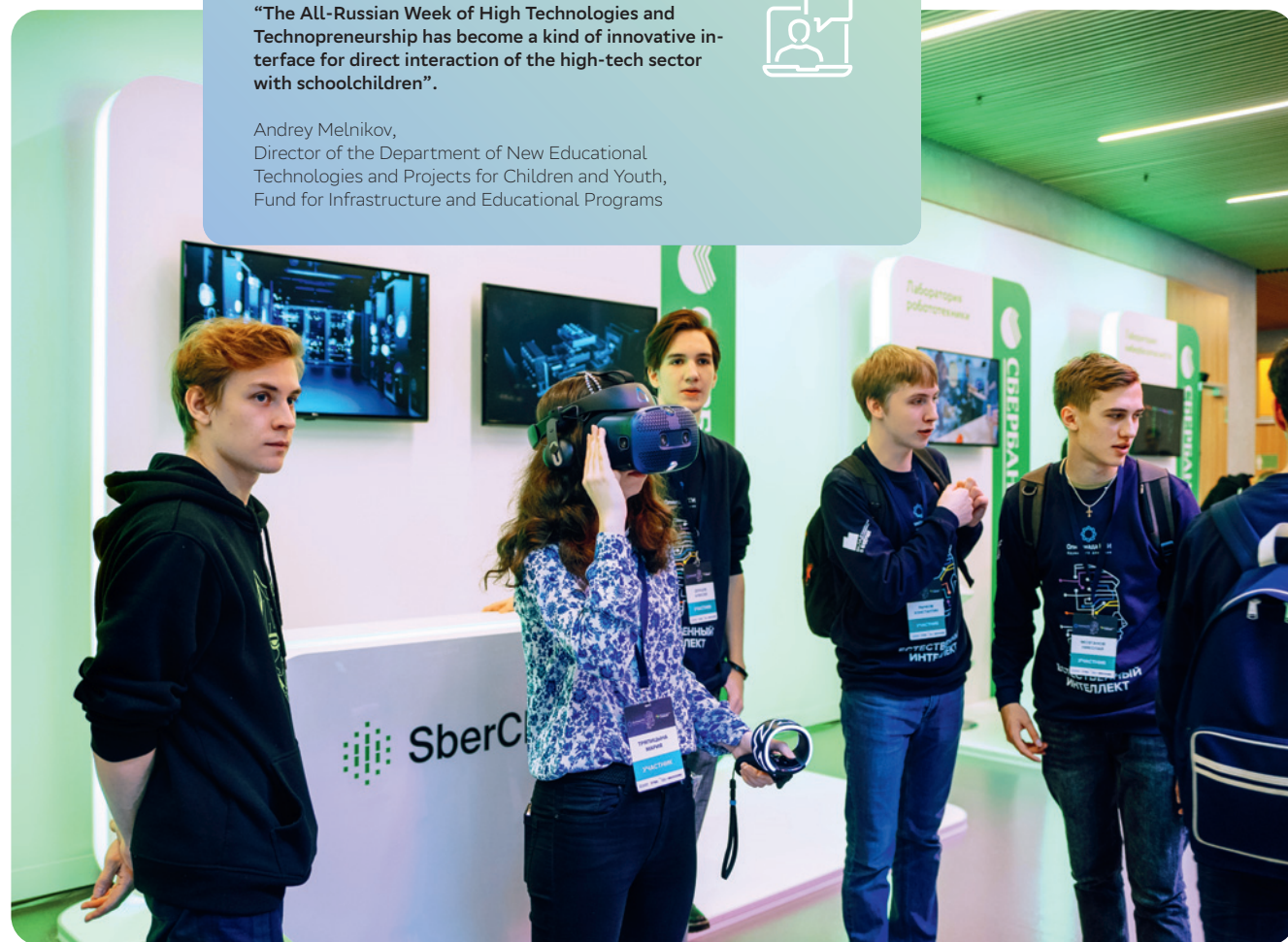
IX All-Russian Week of High Technologies and Technopreneurship

For the campaign, the Sberbank Charitable Foundation “Contribution to the Future” has developed a series of educational school lessons “Acquaintance with Artificial Intelligence”, the purpose of which was to tell students about artificial intelligence technologies, machine learning and peculiarities of their use in the real world. The materials for each lesson included a presentation and methodological recommendations with alternative scenarios for conducting a lesson with and without technical means.



“The All-Russian Week of High Technologies and Technopreneurship has become a kind of innovative interface for direct interaction of the high-tech sector with schoolchildren”.

Andrey Melnikov,
Director of the Department of New Educational Technologies and Projects for Children and Youth, Fund for Infrastructure and Educational Programs



COVERAGE

>700
thousand participants

“Artificial Intelligence” Joint Profile of the NTI (National Technological Initiative) Circle Movement Olympiad and the Academy of Artificial Intelligence for Schoolchildren

Since 2019, the flagship competition of the Academy of Artificial Intelligence is held in the format of the “Artificial Intelligence” profile of the NTI Circle Movement Olympiad. Participants competed in solving technological problems provided by Sberbank data researchers. The winners were awarded valuable prizes, advantages in admission to universities and an invitation to an internship in the Sberbank ecosystem in the direction of “Artificial Intelligence”.

PLANS FOR 2021

- Summing up the results of the 2020/21 Olympiad.
- Start of the new season of the Olympiad 2021/22.
- Organization of paid internship for the winners and awardees of the Olympiad.



“For several years now, Sberbank has been conducting “Artificial Intelligence” Joint Profile of the NTI (National Technological Initiative) Circle Movement Olympiad and the Academy of Artificial Intelligence for Schoolchildren of the Sberbank Foundation “Investment to the Future”. According to the terms of the event, everyone can take part in it, and children come both from advanced schools and from quite ordinary ones. We do not have educational organizations in the region that would prepare children in this direction, so we are dealing here with just all motivated students who nevertheless participate and even achieve good results. Fortunately, in recent years, the additional education is developing quite actively, circles have appeared in which children learn the basics of programming, robotics, machine learning, Big Data, and so on”.

Galina Fedchenko,
Associate Professor of the Department of Informatics and Teaching Methods of Informatics, Blagoveshchensk State Pedagogical University



RESULTS

100

Based on the results of the qualifying rounds, 100 best participants came to Moscow, where they attended lectures from experts, the exhibition of Sberbank laboratories, game zones and new challenges

25

awardees and winners received advantages in admission to universities

The new season of the Olympiad started in September 2020 which included:

84

regions of the Russian Federation, as well as Kazakhstan, Kyrgyzstan, Moldova, Latvia and Belarus

>4 700

registered schoolchildren

Prize fund

3 MLN RUB,

as well as advantages for admission to universities and an invitation to an internship in the direction of “Artificial Intelligence”



“TEACHER FOR RUSSIA” PROGRAM

2.5

DETAILS

The tasks that we want to achieve: ensure equality of educational opportunities for children from schools of the Russian Federation regions, which find it difficult due to external factors to attract motivated and active teachers.

The Program is implemented by the New Teacher Charitable Foundation in strategic partnership with Sberbank PJSC, Sberbank Charitable Foundation “Investment to the Future” and the Institute of Education of the National Research University - Higher School of Economics.

The project participants are specialists from various fields who pre-pass a multi-stage selection and intensive retraining in pedagogical skills, leadership and communication skills, additional education, research and design methods in education. From the first day at school, the Program continuously supports the participants, contributing to their all-round development: the best practising teachers, curators, methodologists, experts in the field of education and social innovation work individually with each teacher.

In addition to two years of pedagogical experience, the participants develop and create educational, cultural and social projects that are relevant for a particular region.

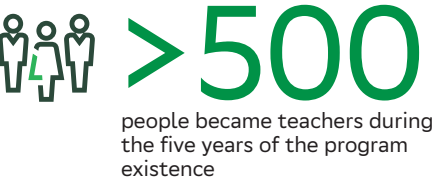
Over the five years of the program, 19 teachers participating in the program have won prestigious professional competitions. More than 400 of their students also achieved success at the Olympiads of various levels, participating in them for the first time.

Responding to the pandemic challenges

In 2020, the recruitment process was switched to online mode, in which new selection technologies and tools were successfully applied to attract the most promising candidates. For this purpose, professional appraisers were involved, standards for the selection stages were developed, the feedback format was unified, etc. As a result, the number of deductions from the Summer Institute has decreased.

The Summer Institute for Teachers Training was successfully switched to online.

COVERAGE



RESULTS

- During the pandemic, the “Teacher for Russia” Program became a key partner of the Ministry of Education and Science of Kaluga region in terms of transferring schools to distance learning.
- For the graduates of the “Teacher for Russia” Program, a pilot project “Director and Head Teacher for School” was launched.
- In the course of work, Program participants propose their own project initiatives. Some of the programs are reaching the interregional level, creating new communities:
 - “Through the Theatre”. Theatre laboratory and festival, which brought together more than 450 children from eight regions of Russia and Belarus. The final performance was organized online.
 - “Thoughts Aloud”. Children's conference in a conversational format, during which children from cities and villages prepare speeches on topics that are important to them. An online format was held in 2020. Speeches and podcasts of the participants are presented on a separate site.

PLANS FOR 2021



↓

“It is important for me to stay for the third year. Making the decision to take the first class, I vowed to stay with them until the victory! I want my girls to graduate from elementary school, I want to invest in them as much as I have learned in the program, and I want to see how they change over this time”.

Alina Sapegina,
graduate of the IV set, Primary School Teacher,
School at Karinskoe village

↓

“With the appearance of young teachers, everything changes. And the more there are, the more the atmosphere at school changes. When we see that there is success and that the lessons taught by teachers who graduate from the Teacher for Russia program are liked by children, when we receive grateful responses from their parents, it's impossible to go back, and everyone has to change. And this is the most important thing”.

Albert Poluyakhtov,
School Director, School No. 22, Kaluga





успешная школа



“SUCCESSFUL SCHOOL” COMPETITION 2.6

The tasks that we want to achieve: define the image of a successful school of the future. Outline the directions for the implementation of this image and share the findings with educational organizations that will be able to turn them into reality.

The IV All-Russian Competition “Successful School” was implemented by the Charitable

Foundation “Investment to the Future” and the country's leading publication on education “Uchitelskaya Gazeta” with the support of the RF State Duma Committee for Education and Science, Council of the Federation Committee on Science, Education and Culture and the Agency for Strategic Initiatives. The competition was attended by schools from 56 regions of Russia.

Sixteen teams - winners of the correspondence stage received the right to compete for the title of absolute winner and a grant in the amount of 1 million rubles.

Gymnasium No. 38 in Togliatti was declared the absolute winner of the competition.

Second place and 750 thousand rubles were shared by gymnasiums from the cities of Novosibirsk and Grozny. The third place and 500 thousand rubles went to gymnasiums from Anapa and s. Krasnogvardeyskoye village of Stavropol Territory, as well as the lyceum from Kazan.

In the process of joint work, the competitors demonstrated skills of systematic analysis of the possibilities of renewing the general education, formation of images of the desired and possible future, and modelling of realistic and effective ways to achieve a given goal. The grants received by the winners will be spent on the implementation of ideas and projects presented in the competition.



“Now the caravan of the Russian education has stretched out to the utmost. When the vanguard is already storming the approaches to the top ten in the world rankings, the rear guard does not even know what to put in its backpacks. In this regard, it is necessary to do everything possible so that the ideas and technologies from the competitive projects were comprehended and included in modern general education. A platform for professional interaction of successful educational organizations in the development of key competencies of the 21st century among schoolchildren was created, and general educational organizations are involved in the promotion, implementation and testing of such methods, technologies and models of organizing the educational process”.

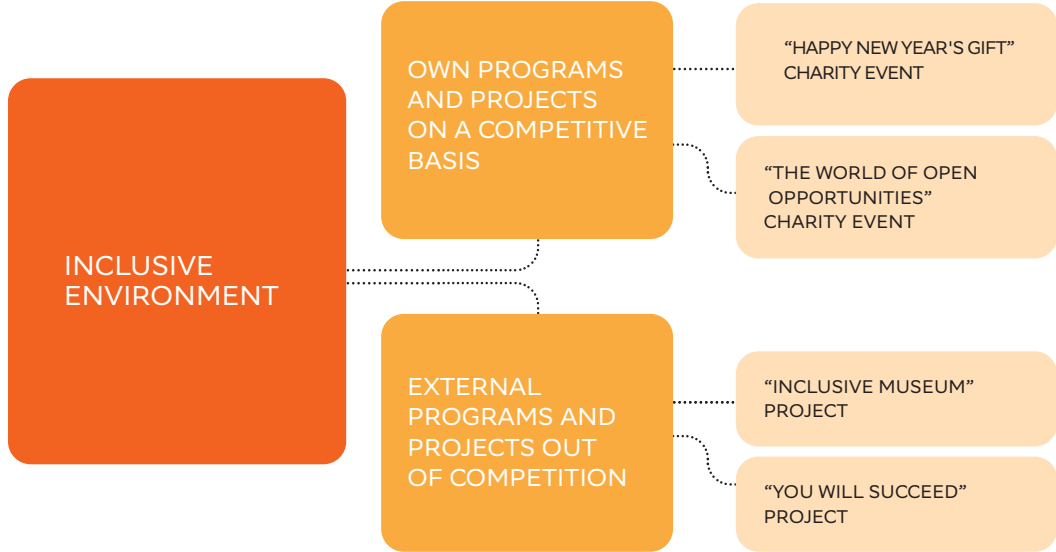
Mikhail Boguslavsky,
Doctor of Pedagogical Sciences, Professor,
Corresponding Member of the Russian Academy
of Education, member of the expert group and jury
of the “Successful School” competition



3 INCLUSIVE ENVIRONMENT DIRECTION

The activities of the Foundation within the framework of the Inclusive Environment direction are focused on creating opportunities for inclusion in everyday life of children and young people with mental disabilities, as well as children left without parental care. This goal is

achieved by supporting the creation of accessible services infrastructure for them in the field of socialization, education, career guidance and employment promotion, as well as training specialists working in non-profit organizations and promoting an inclusive culture in society.



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**“HAPPY NEW YEAR'S GIFT”
CHARITY EVENT PROGRAM**
3.1

Almost a million children with special needs and children from orphanages in Russia require special support and care. Only systematic and regular classes with specialists allow them to gain independence gradually, to create and receive education and profession. Without this it will be difficult for them to get involved in the life of society and, unfortunately, many of them have been waiting for such specialized help for years. The “Happy New Year's Gift” Program is aimed at ensuring that as many of these children as

possible can work with professionals from non-profit organizations and find opportunities for decent living standards in the future.

The grant funding is created from donations made by concerned people from all over the country, and it is traditionally doubled by Sberbank. Its resources are distributed on a competitive basis to support effective projects and practices of non-profit organizations in terms of socialization, adaptation and career guidance of special children.

Classes for which the collected funds are used:

- preparation to kindergarten and school;
- children adaptation to independent life;
- correctional and developmental classes;
- mastering a profession;
- sports activities; creative rehabilitation.

Three stages of the project implementation:



Responding to the pandemic challenges

NPOs turned out to be especially vulnerable to the challenges of the pandemic: the volume of donations decreased, access to boarding schools and orphanages was closed. There is a threat that the projects of the grant recipients of the “Happy New Year's Gift” Program will be suspended or their implementation will be cancelled altogether. Such consequences would lead to a rollback or loss of skills developed in children, because the result can only be achieved with continuous and regular training. Sberbank Charitable Foundation “Investment to the Future” helped NPO partners persistently in order to maintain the sustainability of supported projects: coordinated promptly all changes in project plans, event formats, budget redistribution and adoption of non-refundable costs due to objective circumstances.





Inclusive Environment ↓

Shifting of all competitive procedures of the “Happy New Year's Gift” Program to a digital cloud platform was an important result of 2020. Acceptance of applications from NPO participants, recording data, receiving reports and the rest of the document flow - all these action were done manually before. This required a lot of time and human resources. As a result, digitalization has made program management much more efficient. Interaction between NPOs and experts of the competition through the online system has become more convenient, which doubled the number of participants in the competition in 2020-2021.

Using the online platform, we managed to:

- increase the transparency of competition procedures;
- make the competition management more efficient;
- provide quick access to project data analytics;
- create conditions for monitoring and evaluating the effectiveness of ongoing projects;
- introduce electronic document management;
- make it possible to attract experts from the territorial entities of the Russian Federation;
- make the application procedure for a competition and reports by NPOs much easier and more convenient.

PLANS FOR 2021

Supporting even more NPOs by increasing the amount of fund-raising.



“Damir has infantile cerebral palsy, and it is especially important for him to properly organize all activities. Together with his mother, he accomplishes all tasks online and using video tutorials. I am very happy for Damir: despite the fact that face-to-face studies have stopped, thanks to our joint work, we are confident that after the end of the pandemic, Damir will not lose his skills”.

Ekaterina Shuptarskaya, Teacher-Psychologist of Project by ANO “Diaconical Center “Prikosnovenie” (“Touch”).



RESULTS

volume of NPO support increased by
2,5 TIMES
compared to 2019



>27 MLN RUB



total supporting fund of NPOs taking into account Sberbank's doubling



67
NPOs from 38 regions received money to implement projects



2 900
children received help



“THE WORLD OF OPEN OPPORTUNITIES” CHARITY EVENT

3.2

The goal of “World of Open Opportunities” in 2020 is to help children who are not able to speak. It is possible to train these children and people close to them in the methods of alternative communication (AC). AC is a system of communication tools that help children with developmental disabilities to replace oral speech with hand and gestures language, body language and facial expressions.

The ability to communicate is one of the most important skills necessary for living in a society. Speech disorders are common in children with disabilities. Expressing their simplest desires, communicating with peers, and learning are beyond their reach.



VOLUMES OF NPO SUPPORT



To support the projects of the Regional Charitable Public Organization “Center for Curative Pedagogy” and “Space of Communication” ANO

more than

5 MLN RUB

were allocated,

2,281

mln RUB of which were collected thanks to grant sponsors from the SberVmeste platform



Projects of the “Center for Curative Pedagogy” and “Space of Communication” ANO supported by the “World of Open Opportunities” in 2020 are intended specifically to train children with multiple developmental disabilities in alternative communication methods. Through this process, children will have the opportunity to communicate with their parents, peers and teachers, which means they will be able to go to school and discover the whole world.

• **Center for Curative Pedagogy “Special Childhood” and its project “Makaton”.** The project enables people with communication difficulties to communicate with others. It teaches children to express their emotions and desires using a language program that combines the use of gestures, symbols and sounding speech.

The Program was developed in the UK in the 1970s. Nowadays “Makaton” is widely used in schools, hospitals, social services in more than 40 countries around the world, and now in Russia.

Using gestures and symbols makes communication accessible to children with difficulties in understanding spoken speech, children with speech disorders or with an indistinct speech. Through the development of communication skills, children with developmental disabilities learn to establish contact with others, express their desires and emotions, make an informed choice and voice it.

• **“Space of Communication” Center and its “Workshop of Assistive Technologies” project.** Within the framework of “Workshop of Assistive Technologies” project, children learn to communicate through special devices and software. Using them, children can express their desires, ask for help, ask questions and communicate with others. The project involves not only children with communication impairments - some of them, due to restricted physical activity, find it difficult to perform even simple actions. For this reason, the mechanic of using technical assistants through the interaction with buttons or a touch screen is most convenient. All children who learn the language through these devices find it difficult to learn and plan their actions. However, these devices help them to learn sequences of actions that are difficult for them thanks to a special system of prompts and visual algorithms.

RESULTS

34

- children with multiple disabilities learn to communicate using special gestures and symbols.
- Publishing a methodological manual in “Makaton” program, the language of alternative communication.
- 25 specialists passed the on-line training “Alternative and additional communication for children and Adolescents with severe and Multiple developmental Disabilities”.

PLANS FOR 2021

Supporting practices and projects of non-profit organizations aimed at forming school readiness for children with special needs.



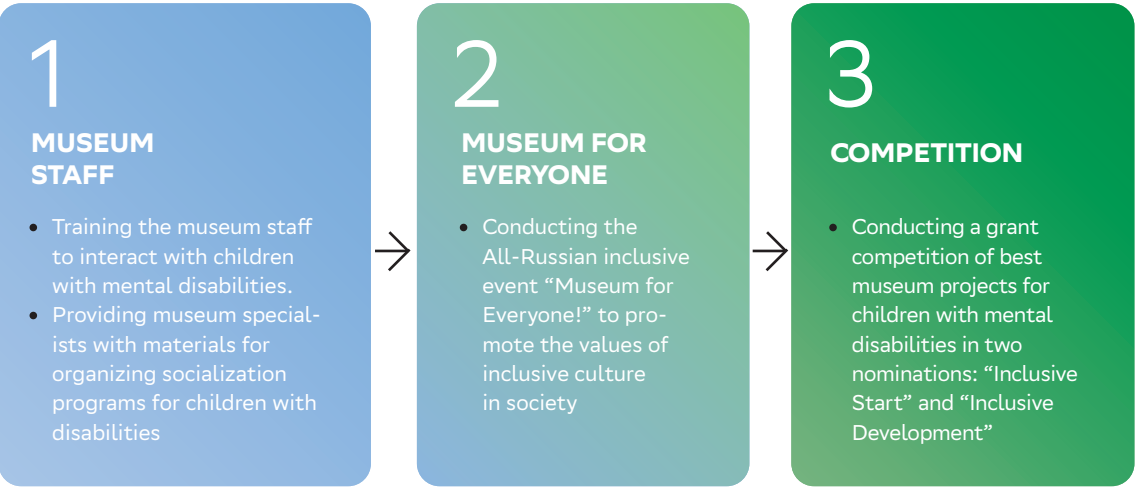
“INCLUSIVE MUSEUM” PROJECT

3.3

The tasks we want to achieve: expand cultural life for children with mental disabilities due to the availability of museum programs.

Thanks to the Project, thousands of Russian families raising children with disabilities started to come out of their social isolation. Employees of Russian museums began to implement programs that contribute to the creative development and expansion of the social and cultural experience of children with special needs.

The Project is implemented at several levels:





RESULTS

- Increased number of museums participating in the “Inclusive Museum” grant competition and the “Museum for Everyone!” event.
- In 2020, the following methodological manuals were developed:
 - Check-lists and recommendations to ensure the accessibility of a museum for visitors with mental disabilities;
 - “Social stories and visual support tools in museums”.
- “Social Story” video about visual support methods to be used while working with people with disabilities.

COVERAGE



“YOU WILL SUCCEED” PROJECT 3.4

Center, and the Foundation has been supporting “You will succeed in it all!” project since 2019 in order to scale the technology and experience of its implementation throughout the country.

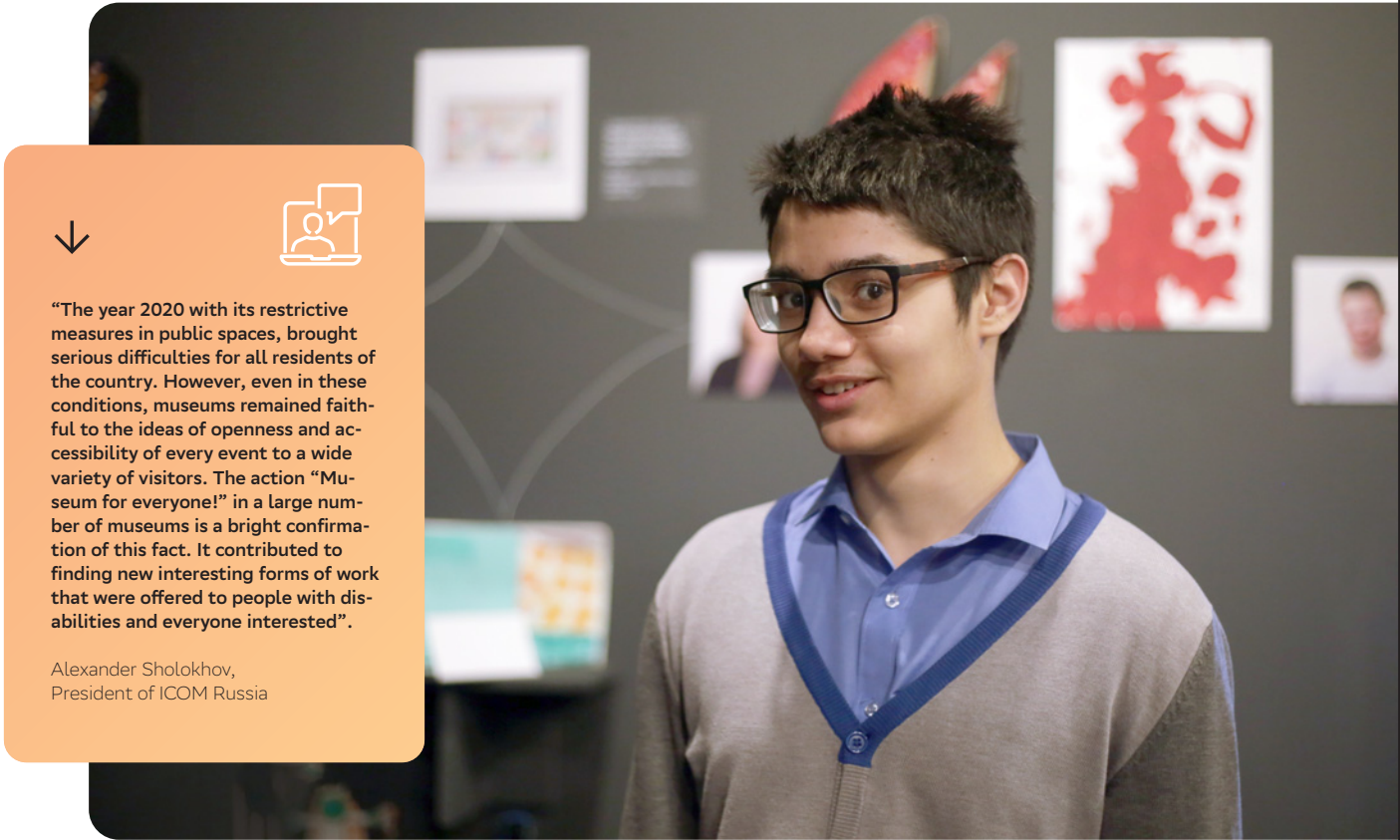
The tasks we want to achieve: give a chance to young people with low starting opportunities – graduates of orphanages and children with special needs – to work and live in a dignified way.

Due to the “You Will Succeed!” project in Russia, a successfully tested technology of the employment life cycle for young people with low starting opportunities has become available. It integrates accompanied employment in the open labor market with social and educational support, which offers great opportunities for young people with disabilities and orphanhood experiences. In 2017, the Sberbank Charitable Foundation “Investment to the Future” supported a pilot project on the accompanied employment for graduates of orphanages in St. Petersburg, implemented by the “Raul” Charitable Foundation and the “Rabota-i”

DETAILS

Partners

- CHUSO Children's Village – SOS Vologda
- CHUSO Children's Village – SOS Lavrovo
- CHU “Center for Social and Labor Adaptation of Disabled People “Master OK”
- “Rabota-i” Center
- Committee on Labor and Employment of the Population of St. Petersburg
- SPB GAU “Employment Center of St. Petersburg”
- RK “Children's villages” – SOS
- KRBOO “Dobry-Yug”
- ANDOO “Happiness”



↓

“The year 2020 with its restrictive measures in public spaces, brought serious difficulties for all residents of the country. However, even in these conditions, museums remained faithful to the ideas of openness and accessibility of every event to a wide variety of visitors. The action “Museum for everyone!” in a large number of museums is a bright confirmation of this fact. It contributed to finding new interesting forms of work that were offered to people with disabilities and everyone interested”.

Alexander Sholokhov,
President of ICOM Russia



RESULTS

- Launching of the first and the only social franchise in Russia for the accompanied employment of young people with low starting opportunities
- 96 leading experts from NPOs, business and the public sector approved the guidance materials on the assisted employment technology released in 2020.

Launching of two large online resources:

- the first one is about the project with access to all methodological materials <https://vsepoluchitsya.org/>;
- the second one is a unique online recruiting service integrated with chats in social networks, which allows to remove organizational and psychological barriers for applicants <https://vsepoluchitsya.online/>.

PLANS FOR 2021

- Two additional regions to implement the project.
- Eight NPO franchisees.
- 10 new teaching materials on the employment life cycle technology including the issues of interaction with employers.

COVERAGE



The project operates in **five** regions of Russia, and several more regions are ready for its launching



6

NPO franchisees



147

employing companies included in the project



71

corporate volunteers took part in the project



663

young students received support, 142 of them got their first work experience



“I would like to draw attention to “You will succeed!” project focused on employing young people with disabilities and graduates of orphanages, which is implemented by the “Raul” Charitable Foundation with the support of the Sberbank Charitable Foundation “Investment to the Future”. The project offers a system solution – new technology for the employment life cycle based on the existing developments and adaptation of the best European practices. The project is based on the experience and recommendations of the expert community. We hope that thanks to such undertakings, the number of supported employment programs in Russia will grow steadily”.

Olga Shamaiko, “Naked Hearts” Foundation





FINANCIAL LITERACY DEVELOPMENT PROGRAM FOR CHILDREN IN ORPHANAGES

DETAILS

The tasks that we want to achieve: promote the formation of financially literate behavior among graduates of orphanages by creating effective educational tools for teachers and the content that takes into account the everyday and mental context of the child.

The key person in the financial literacy development Program is a volunteer who gains access to the Program with effective teaching methods. The methodology is aimed at changing the financial behavior of children through the formation of skills making possible to use the knowledge gained in real life.

Children learn how to handle money wisely, protect themselves from fraudsters and acquire

practical skills to carry out simple financial transactions.

The Program contains:

- an educational course consisting of three levels and aimed at teaching reasonable handling of money and safe financial behavior;
- methods to develop financial skills the purpose of which is to teach children acting correctly in real life or in stressful situations;
- a training course for volunteers wishing to teach financial literacy to children in orphanages.




RESULTS

- 30 teams of volunteers were created.
- In 2020, the Digital Volunteer Platform was launched which:
 - creates a digital infrastructure to monitor the connection to the program of new teams of volunteers and orphanages;
 - translates the content of the training course for volunteers into an online format;
 - monitors and analyses the frequency of visiting orphanages, the effectiveness of volunteer teams and the process of teaching children in orphanages through digital performance indicators.

PLANS FOR 2021

- Scaling the Financial Literacy Development Program for children in orphanages.

↓



“Children raised in orphanages have never seen most likely an adult consciously interacting with money. I hope this course will help them to fill the missing money-related skills gap even in a small way”.

Lilya Brainis,
Director of the Charitable Foundation for Adopted Children “Shalash”





4

“TOGETHER” (“VMESTE”) PROGRAM

The tasks that we want to achieve: make charity simple and relevant by building relationships between people and charity institutions at a fundamentally new level of empathy, engagement and communication. SberVmeste platform has been created and is still in the process of development in order to unite caring people and effective and, most importantly, reliable non-profit organizations. This allows people to do good deeds and support projects and stories of NPOs from all over Russia working in various areas of charity: helping children, adults, as well as nature and culture.

“Together” Program is aimed at covering all regions of the Russian Federation through the SberVmeste electronic application, which started operating in 2019. The Charitable Foundation “Investment to the Future” aims to ensure the financial stability of at least 80% of non-profit organizations operating in Russia by supporting education, science, culture, art, sports and other activities. One of the goals of the Foundation is to increase the share of permanent donators from 9% to 25% by increasing the volume of conscious charity.





PRINCIPLES OF THE PROGRAM

Reliability: projects and stories posted on “Sberbank Vmeste” platform are thoroughly checked.

Comfort: the platform accepts donations of any amounts.

Transparency: donators receive a project or story report by email.

CHARITY OPTIONS

I WANT TO OFFER
TARGETED HELP



I choose a specific
story from a reliable
foundation and help
with a comfortable
amount for me

I WANT TO OFFER
REGULAR HELP



I select several projects
from different charitable
foundations and set up
a regular monthly
payment

RESULTS

107 mln
RUB

114 652

donations made

122

reliable NPOs

50

closed stories

THE MOST OUTSTANDING PROJECTS OF 2020



LET'S STOP CORONAVIRUS TOGETHER!

A charitable fundraising event aimed at supporting projects of Russian research institutions and organizations to ensure the availability of vaccines and drugs for coronavirus, as well as other preventive and therapeutic measures that will help to stop the epidemic.



“Only together we will be able to defeat the coronavirus. While opening the fundraising in May 2020, we realized that the common future of the country depends on our joint actions – how successfully we can resist the disease, how quickly vaccines will appear, how effectively we can treat COVID-19. We needed not only vaccines, but also accurate knowledge about the nature of the virus; we required research of the effects of various drugs on it. The collected funds were directed for these purposes; they were sent to the recipients as quickly as possible and immediately went into action”.

Stanislav Kuznetsov,
Deputy Chairman of the Board of Sberbank

RESULTS

48 thousand
people
made donations

127
companies
made donations

89 RUB
mln collected

179 RUB
mln raised after
doubling the amount
by Sberbank

6
large-scale projects
of Russian research
institutes and
organizations aimed
at studying the virus,
creating vaccines and
medicines received
material support



5 INFORMATION AND EDUCATIONAL ACTIVITIES





“MELOM” (“WITH A CHALK”) SPECIAL EDUCATIONAL PROJECT

5.1

The Project has been prepared by the Sberbank Foundation “Investment to the Future” in cooperation with the website about education and upbringing of children “Mel” (Chalk) and is addressed to parents and teachers. Its main task is to highlight the skills and techniques that will help the child to live harmoniously in a changing reality. The materials are divided into thematic blocks: social and emotional development, moti-

vation and goal-setting, digital literacy, financial literacy, cognitive development, inclusion, school, ecology.

The project tells:

- about a child and his or her development as a person;
- about skills that help a child to live harmoniously in a changing reality;
- about methods that allow working with a child, ensuring his or her holistic development;
- about an integrated approach to the educational process, coming from the child and his or her development as a person;
- about the need for a new model of education as the basis for the well-being and success of each person.

MEDIA COVERAGE OF THE FOUNDATION'S ACTIVITIES

5.2

The activities of the Charitable Foundation of Sberbank “Investment to the Future” was not left unnoticed by the media in 2020. Most of the publications were positive. Due to the wide announcement of the projects, the readers had the opportunity not only to get acquainted with its activities, but they also managed to take direct part in some programs. In 2020, 7,066 publications were made with a mention of the “Investment to the Future” Charitable Foundation in the media and 17,959 posts on social networks as a whole. Most of all the media and social networks were interested in the SberClass project: 2,012 mentions in the media and 6,119 in social networks. Within the framework of the project, they wrote a lot about the access of schoolchildren, teachers and mentors to the digital platform contributing to an improved quality of education, the intro-

duction of modern teaching methods and technologies and the development of the country's human resources. Thus, the TASS news agency said in September that needy students from the schools participating in the project received from Sberbank 25 thousand special sets of smart boxes (a set-top box and a keyboard with a touchpad), allowing them to use the capabilities of the digital platform.

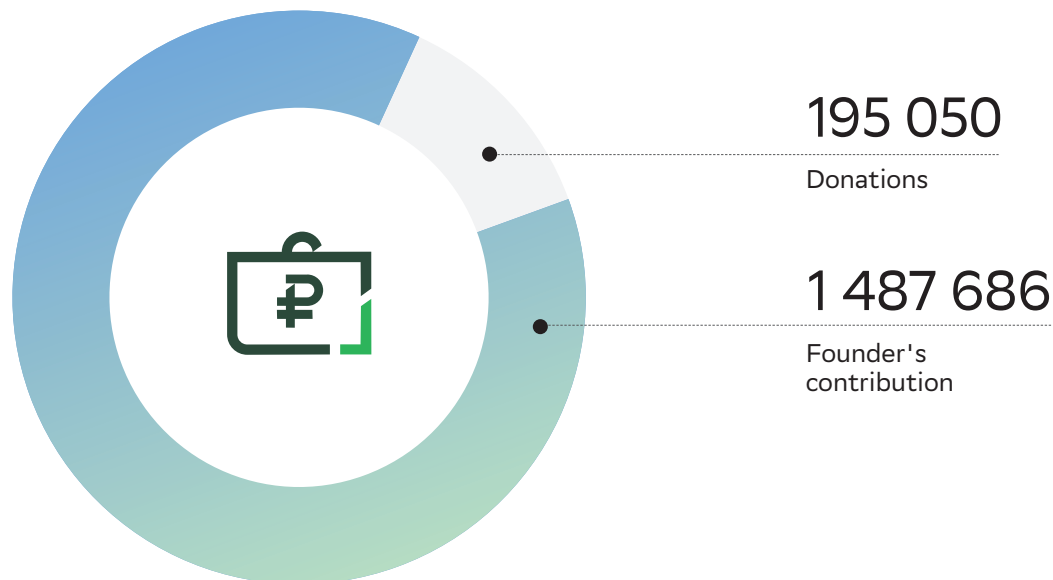
“Lessons in Digits on Artificial Intelligence” project was on the second place in terms of mentioning in the media and social networks. It is noteworthy that some media were interested in the activities of the Foundation in connection with the coronavirus epidemic. For example, “Izvestia” wrote that during the epidemic, Sberbank provided Russians with an access to many educational services that can be used not only by schoolchildren and students, but also by older people. We are talking about the School Digital Platform created within the framework of the “Digital Platform for Personalized Education for School” Program that contains training modules for all subjects of the school curriculum and author's modules for in-depth study of materials.



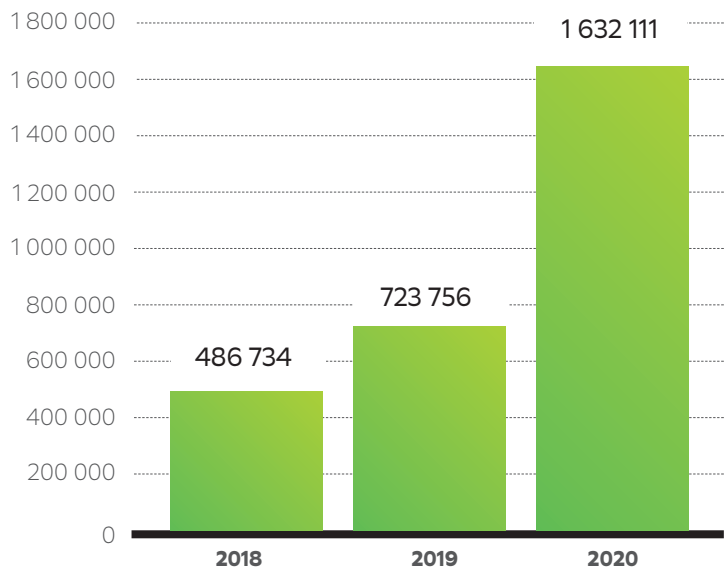




SOURCES OF FINANCING, RUB THOUS.



COSTS BY YEARS, RUB THOUS.



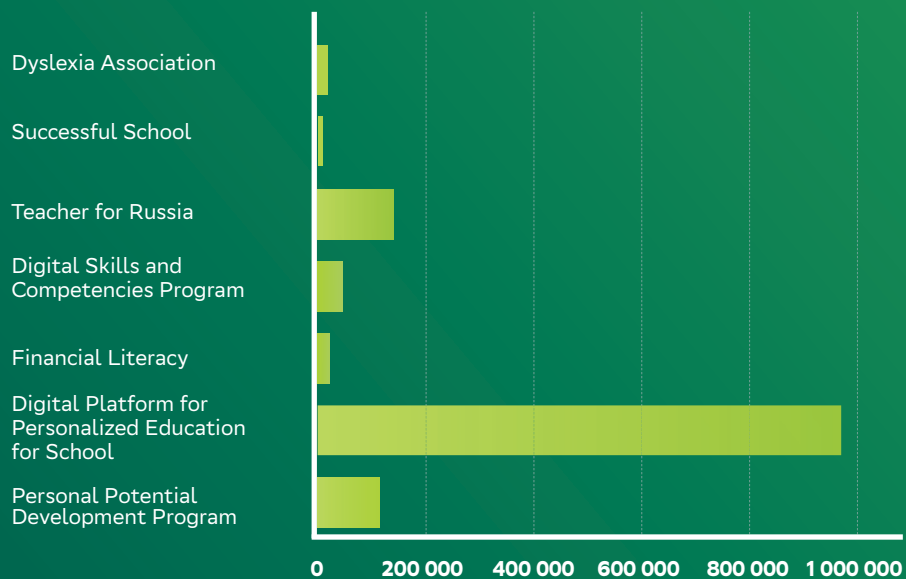
Each year, the Foundation's projects costs are increasing. In 2019, the growth was 33%. In 2020, the costs increased by 56% compared to 2019.

DISTRIBUTION OF COSTS BY THE KEY DIRECTIONS, RUB THOUS.



In a traditional way, “Modern Education” accounted for the largest amount of expenditures: 82%. Compared to the previous year, the costs of the “Together” Program have grown significantly – 15% of all costs. 3% of the program budget of the Foundation was spent on the “Inclusive Environment” projects.

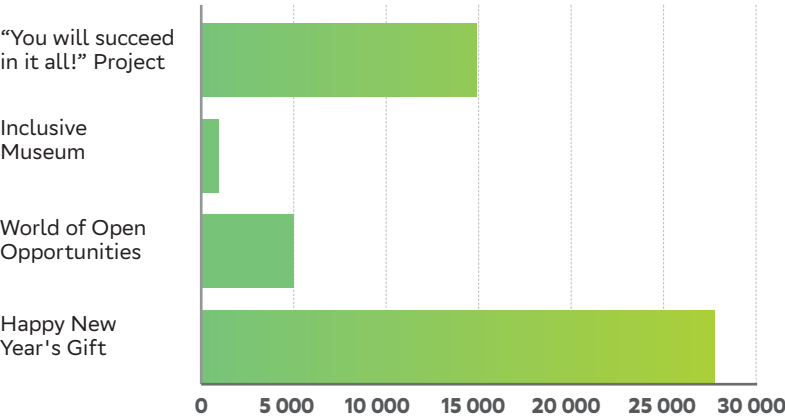
EXPENSES FOR THE IMPLEMENTATION OF MODERN EDUCATION DIRECTION PROGRAMS AND PROJECTS, RUB THOUS.



In terms of expenditures in the “Modern Education direction”, the “Digital Platform for Personalized Education for School” Program is in the lead. Program costs accounted for 74% of the total.



EXPENSES FOR THE IMPLEMENTATION OF THE “INCLUSIVE ENVIRONMENT” DIRECTION PROGRAMS AND PROJECTS, RUB THOUS.



In 2020, the greatest expenses in the “Inclusive Environment” category fell on the “Happy New Year's Gift” promotion event. They accounted for 49% of all expenses in this area.

BUDGET OF THE “INVESTMENT TO THE FUTURE” FOUNDATION FOR 2020

DESCRIPTION	Actual, RUB thous.
Founder's contribution	1,487,686
Donations	195,050
Refunds	188
Others	50
Total receipts	1 682 974
PROGRAM COSTS	
“INCLUSIVE ENVIRONMENT” DIRECTION	
Happy New Year's Gift	27,614
World of Open Opportunities	5,000
“Inclusive Museum”	1,107
“You will succeed!” project	14,880
Program development costs	3,435
Projects administration and promotion costs	4,820
Total in “Inclusive Environment” direction	56 856
“MODERN EDUCATION” DIRECTION	
Personal Potential Development Program	120,953
Digital Platform of Personalized Education for School	963,646
Financial Literacy	12,253
Digital Skills and Competencies	28,871
Teacher for Russia	146,440
Digital Strategy (the Foundation’s Digital Products and Processes)	3,783
Successful School	5,166
Dyslexia Association	16,100
Expert and Strategic Board	5,994
Program development costs	1,029
Total in “Modern Education” direction	1 304 235
“TOGETHER” DIRECTION	
“Together” Charitable Program	238 294
Total in the “Together” direction	238 294
ADMINISTRATIVE EXPENSES	25 726
SUPPORT AND DEVELOPMENT OF THE WEBSITE	7 000
TOTAL	1 632 111



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