

2025 FOUNDATION

A Smarter Future

Smart Futures, the Institute's programme connecting young people with mentors and insight from across the sector, is attracting a standard of participants that 'exceeds all expectations,' providing them with an authentic look into the industry.

The Chartered Banker's Institute's most recent programme of the 2025 Foundation brought young people together with mentors from across the sector. Launched in 2016, the foundation aims to identify and support talented young people who would benefit from financial and other support to start to pursue a career in banking.

For A-level student Moosa Miah, this year's Easter programme provided an opportunity to make valuable connections within the industry and gather experience that can otherwise be challenging to access.

"I wanted to get into banking, and I was working with Investec," he says. "After I finished that course, I was looking for something else to add to my CV and help build my experience. What I've learned from research is that you need a lot of experience to get into the industry, so I'm trying to get as much experience under my belt as possible."

Moosa applied to an EY mentoring programme through his school, which connected him with the Institute's 2025 Foundation.

"For me, it was just a really good opportunity," he says. "Apart from the stock trading course I did with Investec, I'd never really had an opportunity like that before. It's paid experience but, aside from the money, I thought of it as a really good way to build a network I could use in the future, including when applying for jobs."

Giving back

Jon Cooper, Head of Mortgage Distribution, Aldermore Bank and one of this year's programme leaders, says the programme provides an opportunity for those in the industry to give back. It also can help open the doors for young people who might otherwise have limited routes into a career in finance.

"If I had been in that position when I was leaving school at 16, and had had someone with years of experience in the industry talk to me about starting out, and there was an environment that enabled the process, that would have been invaluable," he says.

"I've been so impressed with the mentees, with whom we have individual support sessions, but the programme also brings them together to work on a specific project with us. It's worked really, really well. I've been so impressed with their attitudes, their thinking, the way they want to learn. My impression of the participants was incredibly positive."

Back to basics

One of the benefits of the Institute's programme, says Jon, is that it gives mentors a chance to reflect on what they felt was missing in their own knowledge when starting careers in banking. For the Easter programme, this meant taking a step back to help young people gain a clearer picture of the banking industry.

"We devised a programme to look at how a bank actually works. When I joined a bank at 16, no one actually did that with me. I was just put into a machine room, learned about some of the processes, but never really understood how it all linked together. For this year's programme, we built an outline addressing questions such as, 'How does a bank make money?' 'How are products developed?' 'How are we listening to our customers and putting them at the heart of what we need to do to serve them as we go forward?' 'How do we make payments?'"

"I spoke to the participants about a range of topics and one was leadership. It's obviously important to think about what we can pass on as mentors. But even before that, the value comes in that clarity around how a business operates, whether it's a bank or any other type of business. We felt that was important."

Real conversations

While the Smart Futures Programme covers a number of areas, the one that particularly stood out for Moosa was the opportunity to have informal conversations with a wide range of mentors.

"This programme covers almost everything you need to be successful in the banking industry. Communication, building your self-image, how best to use social media, interview techniques, writing your CV, leadership and management. On top of that, we had so many professionals coming in to give us advice. There were probably around 30 bankers and other people who worked in the industry we were able to talk to, and who gave us really helpful advice. I've not just learned a lot from it - I've also built a network of great contacts."

High standards

Innovation, particularly around technology, is a critical part of ensuring that banks and other providers can continue to serve their customers in the best way possible. To that end, the Easter Smart Futures programme included a Dragon's Den-style competition, through which participants were able to brainstorm, develop and pitch ideas for new, interactive finance apps.

Dina Henry, COO at CAF Bank and Smart Futures programme mentor, was one of the Easter programme judges, and was hugely impressed by the levels of collaborative thinking put forward.

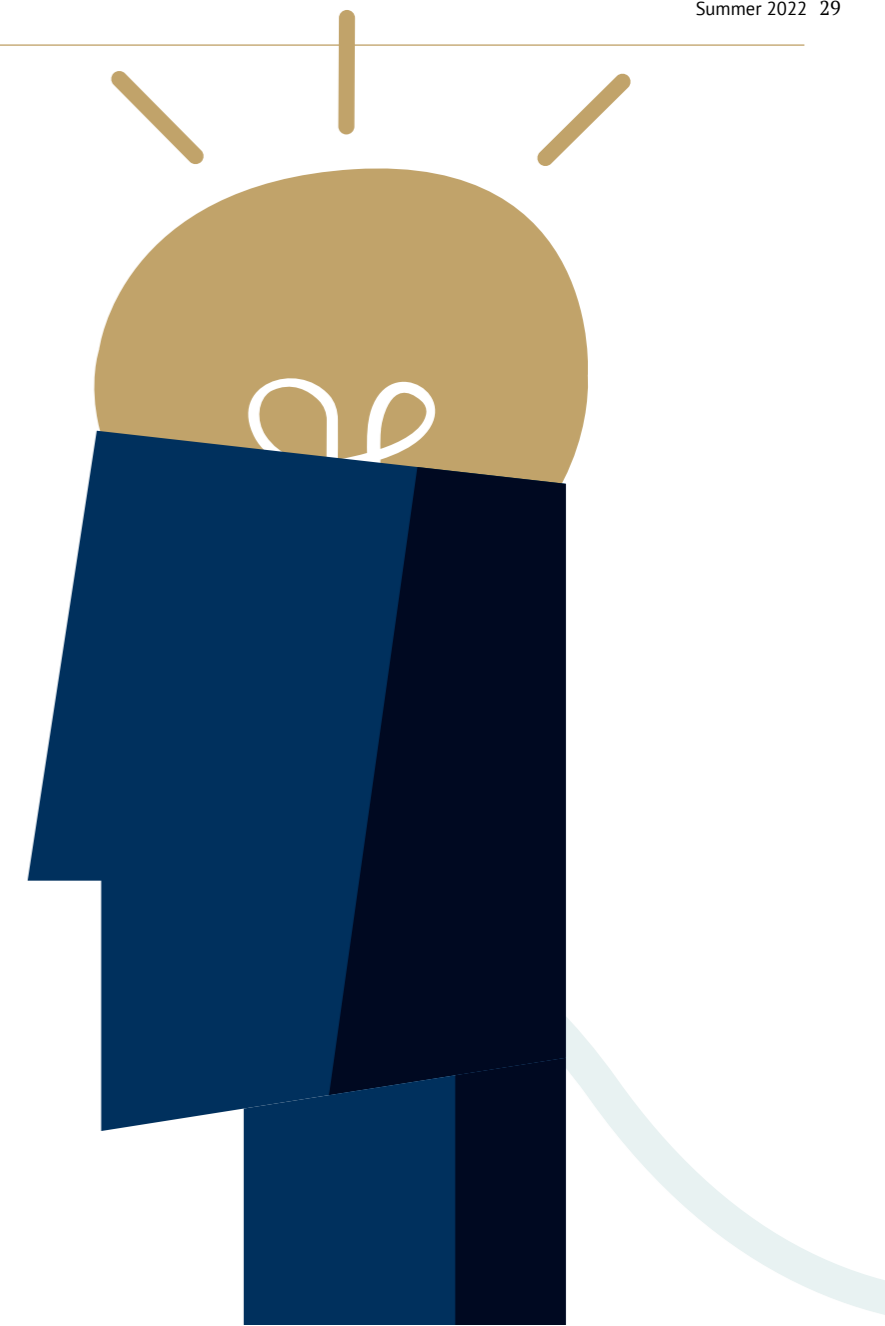
"These young people and their ideas were outstanding," she says. "They far exceeded my expectations and demonstrated fantastic collaboration in their teams. Their grasp of the brief, ability to amplify each other's strengths, and illustration of great teamwork are qualities that the judges agreed would be extremely valuable for their future careers in any workplace."

"This programme covers almost everything you need to be successful in the banking industry."

Moosa Miah,
Student and Smart Futures Programme participant

Dina also believes that programmes such as Smart Futures are vital for ensuring that access to banking as a career is improved for young people across society.

"I think some young people might rule out a career in banking because of their perceptions of the sector. In fact, by giving them an insight into the financial world and showing that it is not as dry as they might think - it has been clear that several of the candidates could have a great future ahead of them in financial services. In all sectors, organisations have roles to suit a variety of individuals - either based on their skill set or their preferences - which is an important fact to make young people aware of."



Team building

For Moosa, the knowledge gained was not the only component. He was struck by illness during the course and says that the way he was supported made him feel as if he were part of a proper team - an invaluable experience in itself.

"I wasn't feeling very well for the last couple of days, but the organisers were more than happy to accommodate me. It made me feel like I was working at a bank and that I had colleagues who really cared about my well-being. I'd recommend the Smart Futures programme to anyone." **CB**