

Our relationship with money

A key function of financial institutions is to generate money flows that lead to a sustainable society, but providing education about the impact of money on the economy and society is also important. We highlight the importance of the fact that the money we each hold has meaning.

Economic and financial educational activities

Learning about the economy when you are young enables you to better understand the relationship with others and society in general and how economic activities and finance can affect society.

The Daiwa Securities Group exploits its own specialist knowledge and knowhow and cooperates with educational institutions and NPOs to support practical economics education for elementary, junior high, and senior high school students and offer programs at educational institutions.

Results in Economic and Financial Education

Activity	Description	Started	Participants
Support for the Student Company Program (SCP)*	A program that gives high school students hands-on experiences with corporate management by simulating real-world business conditions	September 2003	174
Support for Finance Park*	Personal finance planning workshop teaching students about society and economics by managing household finances.	June 2005	23,936
Sponsorship of JA's mainstay Global Leadership Forum for elementary, middle, and high school teachers*	Case studies on recent developments in the global economy	July 2001	3,182
Support for operation of Japan Council for Economic Education (CEE-Japan)	Promoting use of <i>Life is a Series of Choices</i> hands-on economics textbook for economic education of teachers	January 2009	577

* Programs of Junior Achievement, the world's largest non-profit organization promoting economic educational activities for youth

Describing how money relates to daily life, and the philosophy of finance

Finance is closely intertwined with our daily lives. We come into contact with it every day, for example, through banks, securities companies, insurance companies, and state pensions. Despite this, there are likely few people concerned about the ways money entrusted to financial institutions (deposits, insurance, shares, pension reserves) is used.

We undertake various educational activities to inform investors and depositors that money has meaning and the power to move society and companies to action. We use lectures at high schools and universities as well as various bodies' venues for communicating with the public to teach financial literacy and the philosophy of finance, broadening understanding of SRI.

We actively engaged in financial education in fiscal 2010, holding lectures for students and working adults (at community colleges and the Junior Chamber International Osaka) on a sustainable society and the significance of money.

Examples of Financial Education Activities in Fiscal 2010

Date held	Participants	Themes
May 14	Employment Study Group, Ministry of Health, Labour and Welfare	Realities of SRI
November 5	Junior Chamber International Osaka	Future of money
November 10	Hitotsubashi University	CSR and capital providers
November 12	Seminar for community college	Sustainable society and social responsibility for seniors
November 17	Sakai High School	Future of money

Talk on the future of money at Future Expo

The Daiwa Securities Group had a stand featuring impact investing at the Future Expo 2010 for the Blue Planet held November 4-6, 2010 by the Junior Chamber International at the Osaka International Convention Center. At a panel discussion on "SRI—Innovations Creating Sustainable Money Flows," Mariko Kawaguchi, Managing Director of CSR Promotion, Corporate Communication Department, Daiwa Securities Group, acted as moderator, and Satoru Yamamoto, Director, Product Planning Department, Daiwa Securities, participated as a panelist discussing the future of money. Participants' reactions such as, "It was the first time I heard that money can be used to change society," and "I would have thought of a more useful way to use my money if I had heard these things when I was a child," reiterated the importance of our educational activities.



Introducing impact investing at the Future Expo

Participation in Multi-stakeholder Forum on Social Responsibility as steering committee member

The Multi-stakeholder Forum on Social Responsibility for a Sustainable Future, in which many bodies participate as equals, was established in 2008 with the aim of building a coordinated response to problems in society that cannot be solved by government alone. Katsuya Kikuchi, Senior Fund Manager, Daiwa Asset Management, participates in the forum, which includes business and consumer associations, labor unions, NPOs and NGOs, and government, as a representative of the financial sector and steering

committee member (as of March 2011). In the forum's first two years, discussions centered on factors needed to create a safe and stable sustainable society. Hereon, the forum plans to devise a coordinated strategy to create a safe and sustainable future and work on concrete actions spanning four issues: developing social infrastructure to nurture humanity, creating a society in which everyone can live together, participating in the resolution of global-scale problems, and developing sustainable communities.

Holding "Social Business College" lectures

The idea of social businesses, which aim to resolve specific problems affecting society as well as to generate sustainable profits, has gained attention. However, social businesses themselves are not yet widely known. At the Daiwa Securities Group, we regard providing a forum for discussion of sustainable business models and financing as highly important. In October 2010 we began the "Social Business College" series of lectures for university students and adults.

We hold the lectures in cooperation with Music Securities, a next-generation financial business providing financing to social businesses via the Internet, and we publish the proceedings and case studies on our website.

<http://www.daiwa-grp.jp/csr/citizen/support/college/backnumber.html>

The second lecture, held on December 7, was conducted by Eriko Yamaguchi, CEO, Motherhouse. Ms. Yamaguchi spoke frankly about making bags—of a quality acceptable to customers in advanced nations—in the developing nation of Bangladesh (which was not being reached by international aid) and her efforts to establish the company's brand. The lecture was received enthusiastically, with the audience empathetic and asking real questions about Motherhouse's business model.

Future lectures will also highlight social businesses with a unique business model. We plan to hold over twelve lectures during the two years of the series, ending in September 2012.

1st: October 28, 2010

Lecturer: Natsuko Shiraki, President, HASUNA Co., Ltd.

2nd: December 7, 2010

Lecturer: Eriko Yamaguchi, CEO, Motherhouse Co., Ltd.

3rd: February 14, 2011

Lecturer: Yoshiteru Takemoto, CEO, tobimushi Inc.



First Social Business College lecture