



# Universities Report 2021

<https://www.santander.com/universities>



"Education is the bedrock of a more innovative society, but it's also the fundamental driver of progress and a more sustainable economy. At Santander Universities, we're certain that our future must continue to evolve to encourage lifelong learning as a fundamental tool for greater employability."

**Javier Roglá,**  
Global Head of Santander Universities

# 2021 has strengthened our commitment to education, employment and entrepreneurship

At Banco Santander, we remain strongly committed to progress and inclusive, sustainable growth. We have been highly devoted to higher education for the past 25 years, setting us apart from other financial institutions around the world.

## 2021 key figures



Here at the bank, we are strengthening our commitment to a more inclusive, fair and sustainable society with initiatives like Santander Universities, a unique global initiative supporting education, entrepreneurship and employment.

162,232

beneficiaries of scholarships, internships and entrepreneurial programmes

€106

million euros invested to support higher education

997

universities and academic institutions across 15 countries have partnered with us

→ **Education.** We promote access to higher education and academic mobility, fostering excellence and equal opportunities.

40,632

people have received scholarships for access to higher education and academic mobility

→ **Employability.** We offer internships, training programmes and upskilling/reskilling scholarships to anyone who wants to broaden their education.

98,480

people have received scholarships for professional internships, upskilling and reskilling

→ **Entrepreneurship.** We support startups, microentrepreneurs and SMEs by giving them access to resources such as training, visibility and education.

23,120

people have benefitted from support programmes for entrepreneurship



Our mission is to increase the employability of junior talent.

22

countries

862

partnered universities

→ **Guidance.** Supporting students to steer their vocation and guide them towards highly employable professions.

→ **Training.** Recommending courses and educational resources on high employability.

→ **Employment.** Linking with professional opportunities (internships and employment) and networking with businesses.



Our activity is focused on inter-university communities, new responsible financing models for access to education, as well as diversity, equality and inclusion.

420

scholarships awarded to university students with disabilities

148

disabled people joined companies

6,820

people supported by the Fundación Universia

71

social ISAs as part of Circular Plan

We also support universities' digital transformation through **MetaRed:**

→ **MetaRed IT,** the best network of university CIOs in Ibero-America.

→ **MetaRed X,** to enhance the skills of entrepreneurship managers at universities.



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# Universities Report 2021

# Santander Universities

At Banco Santander, we remain firmly committed to progress towards a more inclusive, fair and sustainable society with a strong program to support higher education, which has been in place for over 25 years through Santander Universities.

This journey has earned the bank numerous awards from international institutions, such as the awards received from The Varkey Foundation or the Spanish Network of the Global Compact.

We continue to meet the new needs of the job market against a backdrop of extensive digital transformation, all while promoting continuous learning, or rather, Lifelong Learning.

Through the concept *#NeverStopLearning*, we will continue to work on programmes and initiatives for developing skills relating to improving employability – one of Santander Universities' core objectives.

## 2021 key figures



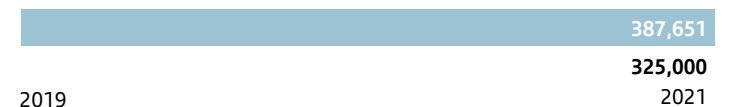
### Our commitment

We believe that education is the bedrock for a more inclusive, fair and sustainable society. Through Santander Universities, in 2019 we committed to awarding 325,000 scholarships, internships and entrepreneurship programmes over three years. At the end of 2019–2021, we increased this number to over 387,000 scholarships.



### Progress

#### Scholarships, internships and entrepreneurship programmes <sup>A,B</sup>



The initial target set for the 2019–2021 period was for 200,000 people to receive scholarships, aid and entrepreneurship programmes. At the beginning of 2021, having hit this target a year ahead of schedule, Santander Universities committed to a further 125,000 scholarships and additional aid. For more information on the calculation methodology, please see 'Support for higher education' in this section.

A. The purpose of the method for assessing beneficiaries is to determine the scope and intensity of Santander Universities sponsorship policies in their areas of action (Education, Employment and Entrepreneurship) through procedures aligned with Banco Santander's global reporting system. This allows us to obtain a detailed view of how sponsorship is distributed and the total number of beneficiaries, and may be used as a basis for defining the model for assessing Santander Universities' social impact.

B. The COVID-9 pandemic changed the focus of 2020 and 2021's roadmap. Many traditional scholarships (in-person studies) and mobility were replaced by online scholarships, with a much wider reach.



**Americas**

<b>Argentina</b> 96 universities	<b>Peru</b> 19 universities
<b>Brazil</b> 331 universities	<b>United States</b> 21 universities
<b>Chile</b> 52 universities	<b>Uruguay</b> 11 universities
<b>Mexico</b> 143 universities	

**Europe**

<b>France</b> 1 university	<b>Portugal</b> 51 universities
<b>Germany</b> 28 universities	<b>Spain</b> 80 universities
<b>Poland</b> 65 universities	<b>United Kingdom</b> 86 universities

Supporting higher education for more than 25 years

+25 years supporting education, employment and entrepreneurship

+€790,000 beneficiaries of scholarships, internships and entrepreneurial programmes

+2,100 million invested

+1,000 universities and institutions with agreements

## Santander Scholarships

At Santander Universities, we are fortifying our commitment to a more inclusive, sustainable society by offering education opportunities for everyone, no matter their age. We are also promoting access to higher education, academic mobility and continuous learning – or lifelong learning – fostering excellence, employability and equal opportunities.

**We expanded our scholarship offering in 2021, with programmes open to all ages and all types of profiles. We therefore broadened our reach, enhancing our support of people's progress.**

In this context, we added two additional concepts to our scholarship programmes:

- **Reskilling:** seeks to ensure that professionals gain new knowledge and skills to boost their versatility and can redirect their careers towards new job prospects.
- **Upskilling:** for shaping professionals with new skills that enhance and update their professional skills and expertise.



139,112  
beneficiaries of Santander Scholarships in 2021



**Education**  
We promote access to higher education and academic mobility, fostering excellence and equal opportunities.

40,632  
beneficiaries in 2021



**Employability**  
We offer internships, training programmes, and upskilling and reskilling scholarships to students and professionals.

98,480  
beneficiaries in 2021

### Santander scholarships are split into eight categories:

- **Santander Tech Scholarships**  
For promoting learning in digital skills (programming, mastery of technological language such as blockchain, machine learning, cloud and DevOps etc.).
- **Santander Language Scholarships**  
For enhancing language proficiency in an environment that is becoming increasingly international and digitalised.
- **Santander Skills Scholarships**  
For promoting the development of soft skills, which are key to personal development within the working world today.
- **Santander Internship Scholarships**  
For boosting employability among universities through internships, with the aim of offering opportunities for new graduates to access top quality jobs.
- **Santander Women Scholarships**  
For promoting women's leadership abilities and negotiation skills.
- **Santander Research Scholarships**  
Aimed at material and financial support for graduates, postgraduate students and PhD students in their fields of research.
- **Santander Studies Scholarships**  
For supporting access to studies through specific aid, thus balancing the scales between academic excellence and scarcity of resources.
- **Santander Sustainability Scholarships**  
For providing the tools and personal skills required to seize professional opportunities associated with the green transition.

## Main global scholarship programmes in 2021

- **1,600 Santander Tech Scholarships | Digital Business – The University of Chicago** for developing new skills in digital management models.
- **1,000 Santander Language Scholarships | English to Boost your Career – University of Pennsylvania** to enhance the command of the English language in professional environments.
- **400 Santander Tech Scholarships | Program on Emerging Technologies by MIT Professional Education**, to allow participants to expand their command of the innovative emerging technologies most in demand by businesses.

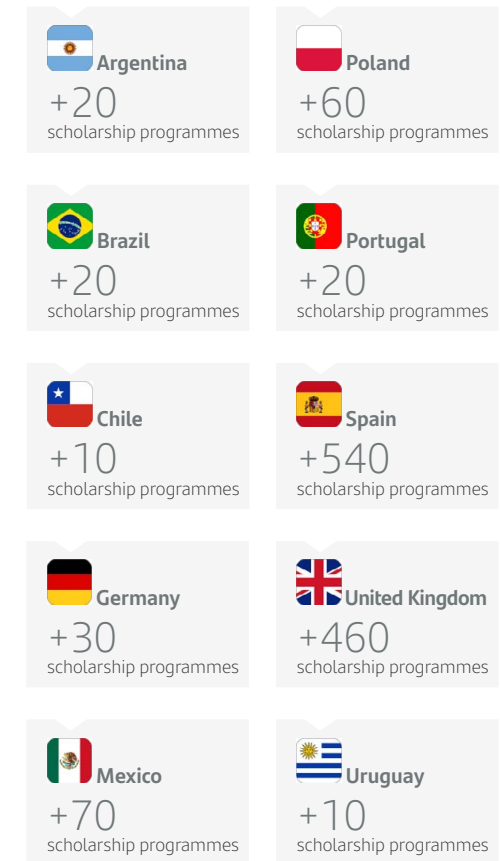


- **300 Santander Tech Scholarships | Digital Reskilling – Ironhack** for education on online development for those who want to kickstart or redirect their career in the digital economy.
- **150 Santander Skills Scholarships | Innovation in Teaching – Laspau** for learning about new teaching models from an innovative perspective.
- **125 Santander Women Scholarships | Emerging Leaders 2022 – London School of Economics**, intended for developing the potential of the next generation of female leaders in middle management positions.



- **50 Santander Women Scholarships | W50 Leadership – London School of Economics**, offering high-performance training for women with leadership skills holding senior management positions.
- **50 Santander Tech Scholarships | Reskilling in Data Analytics – Ubiquim Code Academy** for fostering employability in data analysis.
- **5,000 Santander Languages Scholarships | English Courses - British Council**, to promote English language learning and employability for young people.
- **2,500 Santander Skills Scholarships | Upskill your Talent – Esade** for promoting soft skills, which are key to employability.
- **2,000 Santander Skills Scholarships | Digital Training for Business Management – IE University** to enhance leadership skills and business management through online training.

### Local Santander Scholarships figures







"This experience has been really enriching – it truly has been food for thought. Everyone who took part has remained in touch, as we created a group where, if someone has a problem or a doubt, they share it and we always find an answer. It's a community with a multiplier effect."

**Lorena Toda**, general manager at Aguetant Ibérica  
Santander Women Scholarships | W50 Leadership LSE



"Without this education, I wouldn't have been able to apply for a position on a project of this magnitude so quickly. Sharing the course with professionals from various different fields and countries has allowed me to learn about the methods of internationally renowned companies. You learn to look at the world from a different perspective, to have a more practical approach, to question theories and procedures in pursuit of innovation and each person's development."

**Daniel García**, Iberia Master Trainer at Microsoft  
Santander Tech Scholarships | Program on Emerging Technologies by MIT Professional Education



"This programme has been a truly unique experience. It allowed me to rediscover my inner leader. I learned to manage my emotions and temperament to be able to resolve any situation that may arise in my day-to-day and I've gained more skills and abilities to manage human resources – always a complex task. I've been able to make a radical change in my professional career, for sure."

**Cristina Matovelle**, medical specialist in Clinical Microbiology and Parasitology  
Santander Women Scholarships | Emerging Leaders LSE



"From the faculty's perspective, it's been a motivating and exciting workshop, as we've been able to see new strategies and a change of perspective and paradigm in approaches to teaching."

**Mónica Hernández**, academic advisor and professor at the Costa Rica Institute of Technology.  
Santander Skills Scholarships | Innovation in Teaching – Laspau



"Esade Executive Education's professional development programme has helped me in my personal development to look inwards and has provided me with essential tools and methods to be a good leader."

**Roman Grassmann**, management consultant at Capgemini Invent  
Santander Skills Scholarships | Upskill Your Talent – Esade



"I learned new writing and communication techniques, and I gained tools for integrating myself into the international job market. I successfully created a network of contacts with people from all over the world and I made my work profile much more interesting and appealing in the professional world."

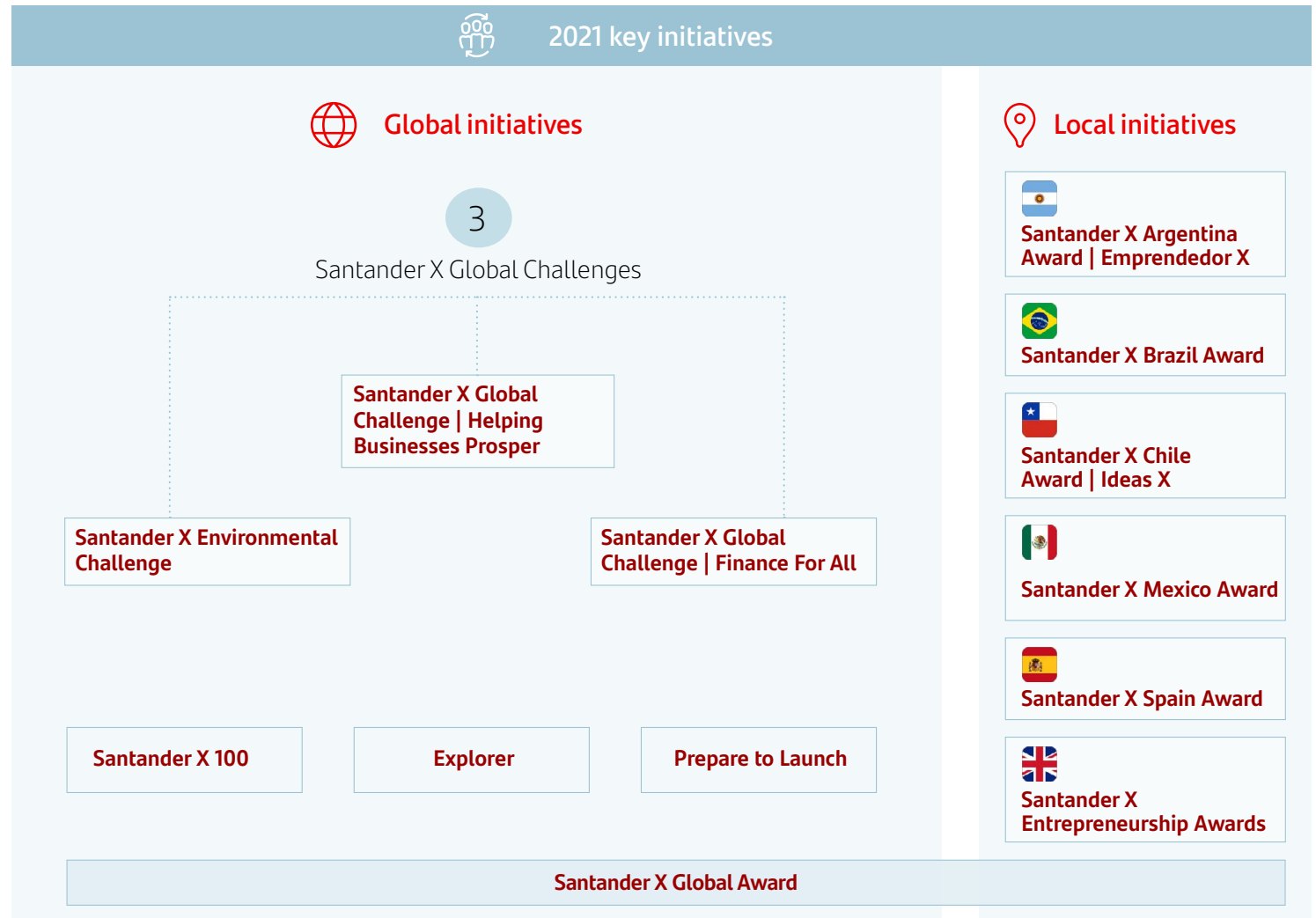
**Natalia Flores**, chemical and civil engineer  
Santander Language Scholarships | English to Boost your Career – University of Pennsylvania

## Santander X

At Santander Universities, we support global entrepreneurship through Santander X, which helps startups, micro-entrepreneurs and SMEs to receive training and connects them with the resources they need to grow.

**424**  
entrepreneurship initiatives and programmes in 2021

**23,120**  
people benefitted from support programmes for entrepreneurship in 2021



## Global initiatives

### Global challenges

We have launched 3 global challenges to support the most promising entrepreneurial solutions, which can be scaled globally and foster innovation by offering training and visibility. Startups and scaleups from 11 countries were able to sign up for the challenge applications.

### Santander X Environmental Challenge

This is an initiative to support innovative businesses around the world and promote an economy with lower CO<sub>2</sub> emissions.

+350  
participating  
startups



Winners of the **BE MINDFUL** category (raising awareness of how important it is to reduce our environmental footprint):

→ **Xilinat (Mexico)**, which uses sustainable processes to transform agricultural waste into natural sweetener.



"I decided to enrol Xilinat at Santander X Environmental Challenge with the goal of not only gaining access to capital, which would allow us to scale up our manufacturing process, but also of receiving support from and communicating with Santander X's network of mentors to refine our business strategy."

Javier Larragoiti, Director at Xilinat

In the **BE SUSTAINABLE** category (promoting green finance and investment), awards went to:

→ **Scoobic Urban Mobility (Spain)**, sustainable urban mobility solutions with last-mile vehicles.



"We had a very rewarding experience – we learned a lot and we're extremely grateful. It has exponentially increased our visibility and has put us in the spotlight of investors, who are keen to invest in our sustainable mobility project."

José María Gómez, CEO of Scoobic Urban

→ **Plastecowood (UK)**, which converts mixed plastic waste into robust, eco-friendly plastic wood planks.

→ **Breeze Technologies (Germany)**, which enables companies to monitor, manage and optimise air quality in indoor, urban and industrial environments.

→ **Cogo Connecting Good (UK)**, an app that allows consumers and companies to view the impact of their carbon footprint in real time and how to reduce it.

→ **ClimateTrade (Spain)**, a marketplace where businesses can invest carbon credits in green projects and hit carbon neutrality targets.

**Santander X Global Challenge | Helping Businesses Prosper**

This global challenge was a call for startups and scaleups to present innovative, scalable solutions to support the digital transformation and improve the efficiency of small and medium-sized enterprises.

+500 participating companies



Winners of the **STARTUP** category:

→ **Social Piper (Mexico)**, an AI-based social media marketing solution for SMEs.



"These initiatives are what makes major innovation possible and ideas materialise."  
Daniela Meymar, Social Piper co-founder

→ **Privasee (UK)**, a data protection platform based on data mapping and self-updating privacy policy.



"Initiatives like this are key in enabling many businesses to adapt and prosper."  
Manuel Martinez, Privasee co-founder

In the **SCALEUP** category, awards went to:

→ **Whyline (Argentina/United States)**, with CRM for managing customer relations and a marketing channel that frees up traffic and data sources for more streamlined experiences or management in everyday life.

→ **Alyne (Germany)**, a cybersecurity and regulatory compliance solution based on AI.

**Santander X Global Challenge | Finance For All**

A new global challenge for startups and scaleups to present innovative solutions with high growth potential to ensure access to banking products and services for all members of society.

+250 participating companies



Winners of the **STARTUP** category:

→ **Lana (Spain)**, an app that promotes economic development for the self-employed.



"Beyond strengthening our brand and trust from our customers and partners, we also received mentoring from top experts. Their knowledge is invaluable to our organisation."  
Pablo Muñoz, CEO of Lana

→ **Mosabi (United States)**, an e-learning business platform for promoting financial health.

→ **SympliFi (United Kingdom)**, which allows the immigrant population to help their family members who don't have bank accounts to access credit in their native country.

In the **SCALEUP** category, awards went to:

→ **Coinscrap Finance (Spain)**, which allows banks and insurers to better understand their customers and develop new sources of income.



"Receiving this award has increased our visibility and amplified our message across all channels. It has allowed us to start scaling up in Mexico and Brazil, all while we continue consolidating our business in Spain."  
David Conde, Coinscrap Finance co-founder

→ **Bankuish (United States)**, which provides simplified access to pre-approved loans for freelancers and gig workers.

→ **True Financial Link (United States)**, a platform that allows trusted individuals to protect family members from unwanted transactions.

## Other initiatives

### Santander X 100

As part of the Santander X ecosystem, we have launched **Santander X 100**, the prime community to promote innovation as the driver of productivity, economic growth and employment.

Santander X 100 is an exclusive global entrepreneurial community that supports the top startups and scaleups from the various different Santander X programmes and challenges, thus promoting networking and linking them with the resources they need to grow: advise and training, capital, customers, talent and other valuable resources.

**In 2021, Santander X 100 comprised members from Argentina, Brazil, Chile, Germany, Mexico, Spain, the United Kingdom and the United States.**


### Explorer

In 2021, we launched two new editions of the Explorer university entrepreneurship programme, which supports converting ideas into projects and solutions. **In addition to the 11 years we have implemented this programme in Spain, the first round of the programme has now launched in Argentina, Brazil, Chile, Mexico and Portugal in an online format.**

Participants receive education on the tools and skills required to transform an idea into a viable, sustainable solution.

+ 8,000 projects supported over 11 years

14 rounds



Explorer




## Local initiatives

Local Santander X awards recognise the best projects in two categories: 'Launch' for entrepreneurial projects that prepare participants to break out into the market and 'Accelerate' for high-impact tech startups, to help them grow more quickly and sustainably.

Winners represent their countries and universities in the 'Santander X Global Award'.


**Awards have been held in Argentina, Brazil, Chile, Mexico, Spain and the United Kingdom, featuring almost 800 university entrepreneurship projects in 2021.**



**Argentina**

→ **Santander X Argentina Award**


124 projects in 2021	17 editions
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**Mexico**

→ **Santander X Mexico Award**


261 projects in 2021	16 editions
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**Brazil**

→ **Santander X Brazil Award**


64 projects in 2021	16 editions
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**Spain**

→ **Santander X Spain Award**


183 projects in 2021	1 edition
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**Chile**

→ **Santander X Chile Award | Ideas X**

112 projects in 2021	3 editions
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**United Kingdom**

→ **Santander X Entrepreneurship Awards**

87 projects in 2021	11 editions
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# Universia

Our purpose is to help people, universities and businesses prosper. And we want to do this by being the largest open platform for non-financial services.

At Universia, we act responsibly to create value and gain our users' trust.

## Employability is a fundamental pillar of Universia's activity.

In 2021, we helped around 5,000 professionals join organisations in Spain and Brazil thanks to direct involvement from Universia's local talent teams.

The close connection we have with businesses and candidates allows us to identify junior talent's barriers, ambitions and expectations when planning or implementing their debut in the job market, as well as how they do or don't match with the needs and proposals of recruiting companies.

This experience has paved the way for new initiatives that aim to support and connect students and junior professionals with the reality of the job market in order to provide them with the necessary resources and experience to enable them to successfully navigate this stage of their lives.

Other initiatives include:

- Universia Evolution
- Universia STEAM+: eSports Competition
- Virtual Employability Fair

## 2021 key figures



862  
universities from  
22 countries



+30  
million sessions on  
Universia.net



250,000  
users registered in  
Universia in total



240  
articles published  
in 10 countries



+350  
scholarships  
published in total



+45,000  
job vacancies and  
internships published



+207,000  
applications managed



139  
university portals integrated



8,500  
companies signed up in total

## Universia Evolution

**Universia Evolution** is an innovative professional development programme for junior profiles, with an interactive online format through which we support young professionals and students to improve both their professional profile and their employability.

Designed in collaboration with recruiters and applicants, users take four work-related modules that cover reflecting on and planning the search process, developing soft skills, tools for creating CVs and preparing for interviews, as well as preparing for entering the job market. This is all done through interactive videos showcasing real situations, theoretical content and practical exercises that allow participants to gain a whole host of badges and skills. After the initial development and testing phase, this solution was up and running in 2021 and 6,250 licences have been distributed to Spanish universities.

## Virtual Job Fair

In 2021, Universia launched its first Virtual Job Fair in Spain and Portugal with the aim of nurturing the connection between talent, companies and educators.

Over the course of two days, applicants, recruiters, universities and bootcamps came together at stands and the online campus' auditorium, where they signed up.

6,789  
registered users in  
9 countries

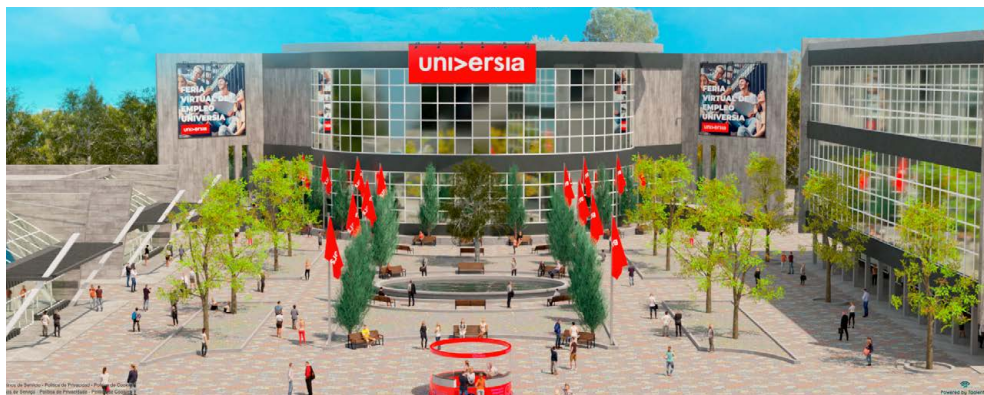
90  
job and internship  
offers

22  
conferences held

9,738  
visits to stands

2,000  
applications for  
places

2,625  
users registered for  
presentations



## Universia STEAM+: eSports Competition

To help steer the most digital profiles to companies, we launched the first round of the **Universia STEAM+: eSports Competition**, an innovative, immersive, fully gamified talent competition. With more than 1,500 talented young individuals participating, the process consisted of three stages:

1. Initial filtering based on curricular qualities and online skills tests.
2. The top 200 profiles moved on to the next stage, where they had the opportunity to interact with the seven participating companies: Atresmedia, Banco Santander, Iberdrola, Indra, Naturgy, Nestlé and Securitas Direct.
3. The 45 finalists met in person and had the opportunity to compete in teams for the final prize through matches in the popular videogame Overwatch.

This last stage allowed recruiters to assess various highly in-demand skills in the current work environment (teamwork, communication at stressful times, decision-making, assuming roles, managing unknown environments etc.) in real time and allowed them to interact with these young people, exchanging experiences, reflections and aspirations in an atmosphere filled with each other's nerves and excitement.

1,500  
chosen candidates

45  
finalists



# Fundación Universia

Fundación Universia, run by Universia and sponsored by Banco Santander through Santander Universities, is a private, non-profit organisation that focuses its activity on three main areas: inter-university communities; diversity, inclusion and equality; and new, responsible financing models for access to education.

This strategic focus centres around Sustainable Development Goals (SDGs) 4, 8 and 17 of the United Nations' 2030 Agenda: quality education, decent work and economic growth, and partnerships for the goals, respectively.

## 1. Inter-university communities

Fundación Universia promotes thematic, collaborative networks to foster the digital transformation (MetaRed IT) and an entrepreneurial culture (MetaRed X).

### MetaRed IT

**A collaborative project that comprises a network of Information and Communication Technologies (ICTs) heads in Ibero-American higher education institutions.** MetaRed IT currently consists of 10 networks in Argentina, Brazil, Central America and the Caribbean, Chile, Colombia, Ecuador, Spain, Mexico, Peru and Portugal.

This project has promoted **international education programmes**, such as the 2nd edition of the International Course for Deans on Digital Transformation and Strategy for Universities, the 3rd edition of the ITC Management for University CIOs, the 2nd edition for University CISOs and the 2nd edition of the Digital Education Program in collaboration with Laspau (Harvard University). Furthermore, **30 webinars** have been held with more than 7,000 attendees and the **1st MetaRed Magazine International Prize** has been awarded, for which 89 articles were submitted.

**This project has collaborated with international entities such as SEGIB (Secretaría General Iberoamericana – Ibero-American General Secretariat)** in drafting the Ibero-American Digital Transformation Strategy for Higher Education and with the Joint Research Centre (JRC) in a project to assess digital skills (over 46,000 assessments performed by Ibero-American educators). This year, the project also developed the **International Model for Analysing Digital Maturity**.

In the **cybersecurity** field, over 110 universities used the Cybersecurity Awareness Kit in 2021 and over 5,000 participants took part in the CTF MetaRed 2021 Cybersecurity competition.

Lastly, MetaRed has promoted the **Ibero-American Network of Women in ITC**, with national networks in Mexico and Peru.



### MetaRed X

Launched in 2021, **MetaRed X is the Collaborative Network of Entrepreneurship Departments and Offices at Ibero-American Higher Education Institutions**, with a presence in **8 countries**: Argentina, Brazil, Chile, Colombia, Spain, Mexico, Peru and Portugal.

In 2021, the **1st MetaRed X Meeting for Presidents/Deans** took place and national and international **Work Groups** were created. The **1st Edition of the International Introduction Course on developing an Entrepreneurship Management Centre** was also held, with 72 participants, and the **virtual webinar 'Best practices at university entrepreneurship offices'** was coordinated.

### MetaRed IT

902 participating universities

### MetaRed X

479 participating universities



## 2. Diversity, equity and inclusion

Fundación Universia fosters inclusive, quality education and is a leader in the field of skilled work for people with disabilities in companies such as Banco Santander, who are committed to inclusive, responsible and sustainable growth and believe that inclusion is an effective lever of the organisation's cultural transformation, all while contributing to building a more active and just society.

To achieve this, the Foundation:

- **Promotes accessible physical and digital environments.** It researches, informs and raises awareness on means of accessibility and inclusion for educational institutions and work environments.

- **Promotes education** with equal opportunities for all. It invests in scholarships to create experiences that maximise the potential of persons with disabilities.
- **Fosters employment and entrepreneurship** of people with disabilities to develop their talent and leadership skills. It offers internship programmes, mentoring programmes, coaching programmes, among various other job training experiences.

### 2021 figures

 6,820  
people supported by Fundación Universia

 148  
persons with disabilities joined companies

 420  
scholarships awarded to university students with disabilities

### Discover our heroes' success stories

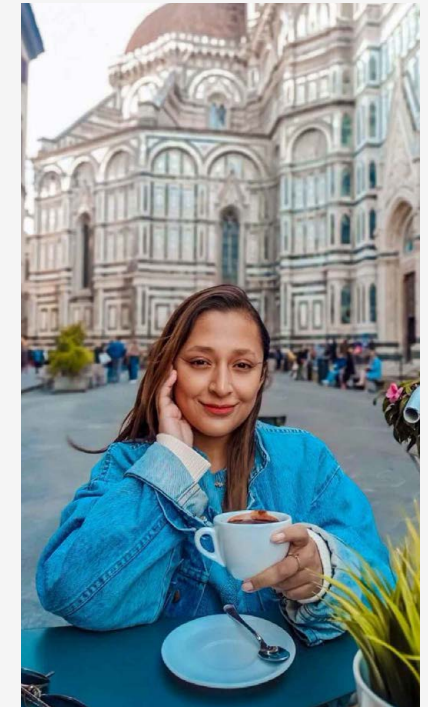


In 2016, Gabriela crossed the Atlantic to study her Master's degree in Artificial Intelligence at the Polytechnic University of Valencia after completing her Bachelor's degree in Systems Engineering in Nicaragua, her home country.

Like many other students, Gabriela resorted to other grants, specifically those offered by the Fundación Universia, which she has been receiving each year since 2019 in order to continue her work as a researcher.

"When I finished my PhD, they told me they could put me in contact with companies to find work. It's a big help. Having the financial support they have given me has helped me to overcome numerous situations on a personal, emotional, physical and professional level", emphasises Gabriela.

**Gabriela Juárez**, Fundación Universia Scholarship. PhD in Computer Science



### 3. New responsible financing models for accessing education

In 2021, Fundación Universia presented its 'Circular Plan', an initiative backed by the European Union through the European Fund for Strategic Investments (EFSI) and funded by the bank through Santander Universities. It was created with several set objectives: facilitate students and professionals' access to the most in-demand professions; boost the employability of participants in a socially responsible manner; promote their inclusion in the workplace and promote diversity within companies.

Fundación Universia gives students the cost of their education in advance and students then pay back the cost of their course in small monthly instalments, free from interest (it's not a loan or a credit facility), only if they find employment where their salary exceeds €18,000 a year.

This solution for accessing bootcamp education works in a circular manner, as 100% of the money paid back by students is then funnelled back into students' education, allowing other people to achieve their goals, and so the Circular Plan continues on. This means that the Fundación Universia Circular Plan never stops, allowing other people to achieve their goals.

What's more, the model benefits more vulnerable groups, such as the unemployed, those on a low income or those experiencing adverse economic circumstances. The Plan also aims to promote diversity and inclusion among highly in-demand professions, with a particular focus on women and people with disabilities.

 **71**  
social ISAs (Income Share Agreements) as part of Circular Plan 2021

Jana Kudlickova, from Slovakia, found herself out of work due to Covid and decided to start over. She spent eight years in Spain working as an English teacher in various private schools and decided to make a change. She now works as a web developer for a Portuguese company.

"I wouldn't be where I am today without Banco Santander's help. I didn't have the necessary funds to take part in the bootcamp and I couldn't be more grateful. I discovered a whole new world and I love my job. What's more, I really like knowing that people who are now working, through their monthly payments, are helping others who are new to the programme to educate themselves, just like I did at the time.", says Jana.

**Jana Kudlickova.**  
Fundación Universia Circular Plan, 2021

