The Swiss Re Foundation in 2014
Heading for resilience
“What sets the Swiss Re Foundation apart is its readiness to tackle the root causes of risk in vulnerable communities, backed up by Swiss Re’s expertise.”

Melchior Lengsfeld, Executive Director, HELVETAS Swiss Intercooperation

Cover image
As water has profound impacts on human health and productivity, many of the Foundation’s activities focus on improving water access, quality and use. A Bangalorean woman without a household connection sets out to fetch water for her family.

This image
Research by Foundation partner ETH has included studying various urban conditions in South Africa’s informal communities. Pictured here is the Alexandra Township in Johannesburg.
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Message from the Chairman

Empowering communities to build resilience

In 2013 we declared our vision for the Swiss Re Foundation: to build risk resilience, particularly in vulnerable communities. In 2014 we made that vision a reality for at least 833,000 people and laid the groundwork to reach many more.

For example, through the Foundation’s programmes more than 68,000 people in India have gained access to safe drinking water and proper sanitation; 84,000 people in Vietnam have increased their resilience to natural disaster; and as many as 30,000 women in Tanzania are benefiting from improved maternal healthcare.

Partnerships allow us to multiply the impact of the Foundation’s efforts and to jointly shape goals that support our long-term ambitions. In 2014 we added HELVETAS Swiss Intercooperation, LGT Venture Philanthropy and two social businesses, Sustainable Growth for Rural Venture, Inc. and M-KOPA Solar LLC, to our list of partners.

We welcome opportunities to see our partners in action. This year my fellow Board member Jean-Jacques Henchoz travelled to Nairobi to meet with Kounkuey Design Initiative (KDI), winner of the 2012 ReSource Award for its innovative approach to sustainable watershed management in Kibera, Kenya’s largest slum.

There Jean-Jacques witnessed firsthand how communities can build resilience for themselves, even in rapidly urbanising areas. At our most recent meeting, the Board of Trustees pledged to support a new KDI initiative to reduce flood risk in areas surrounding the Nairobi Dam, which borders Kibera.
The Foundation’s privileged relationship with Swiss Re employees adds to our confidence that we can keep meeting our goals. They volunteer for local worthy causes on Foundation-organised Community Days, and many are philanthropically engaged throughout the year. In our global programmes, too, we take advantage of their expertise in building resilience to risk. Going forward, we want to increase knowledge-sharing between Swiss Re’s internal experts, the Foundation’s partners and members of the communities where we work.

In 2014 we further defined what building resilience means to us in each of the Foundation’s priority areas: climate, natural hazards, water and society. Honing our definition of success is helping us measure our impact and find the right partners to achieve our goals.

This year’s report focuses on the progress we are already seeing, especially in the area of disaster risk reduction.

We helped people cope with and prepare for disasters in China, the South Caucasus and the Balkans. We entered into a partnership with the Swiss Red Cross to benefit disaster-prone areas in El Salvador, Haiti and Honduras. And we supported Swiss Re employees in the US who helped mitigate the risk of natural catastrophe in their communities. For a detailed overview of our efforts in disaster risk reduction, please turn to the Focus Report on page 6. This feature will be a regular part of the Foundation’s reporting each year, giving a closer look at some facet of our work.

The Swiss Re Foundation improves lives by enabling people to make their own communities safer and more robust. We thank our partners and employees at Swiss Re for making our success possible.

Zurich, 9 January 2015

Walter B. Kielholz
Chairman of the Board of Trustees

“Partnerships allow us to multiply the impact of the Foundation’s efforts and to jointly shape goals that support our long-term ambitions.”
Our commitment to promoting safer environments

The Swiss Re Foundation is committed to reducing vulnerability in at-risk communities. Our global programmes address the underlying causes and challenging effects of changes in the natural and social environment. Locally, we support projects that strengthen the communities in which Swiss Re works.

Our approach in 2014

The guiding principle of all the Foundation’s activities is empowering people and their communities to become more self-sufficient and resilient to risk. The Foundation takes a collaborative approach, realising that the impact of our efforts can be multiplied by teaming up with partners that share our goals and complement our expertise. Having laid the groundwork for our strategy in 2013, we took the opportunity to fine-tune it in 2014, giving special priority to areas where Swiss Re’s core competencies can be brought to bear on our work.

We also entered into strategic partnerships, jointly setting goals that contribute to the long-term ambitions of the Foundation. Going forward, we want to better measure the Foundation’s impacts to maintain a high level of accountability and ensure that our activities effect lasting change.

Many Swiss Re employees contribute their own time and money to benefit the communities where Swiss Re has offices. Through the Swiss Re Foundation, they now increasingly lend – and develop – their knowledge and skills in projects both near and far from home. In 2014, for example, a team from Swiss Re designed and taught a basic finance and business course for promising high school graduates in Nairobi, Kenya, in which students developed their own start-up business ideas.

Activity areas in focus

From now on, the Swiss Re Foundation Report will include a section focusing on one of our core areas of activity. The 2014 “Focus Report” takes a closer look at the Foundation’s work in disaster risk reduction, which encompasses education and awareness-raising, hands-on training and prevention and emergency relief. Together with our partners and Swiss Re employees, we help communities strengthen their disaster preparedness and adapt to the effects of climate change.
Funding context

All the Swiss Re Foundation’s activities serve to empower communities – a prerequisite for environmental and social sustainability. We focus on addressing risk-related challenges where we can draw on Swiss Re’s expertise and make a positive difference in the long term. Every project we fund supports our overarching goal of building resilience.

1  What we respond to

Threats to health, security, prosperity and opportunity

2  What our priorities are

- Climate
- Natural hazards
- Water
- Society

3  How we help

- Disaster risk reduction
- Capacity building
- Research & innovation
- Social entrepreneurship
- Emergency aid
- Community programmes

4  Who we support

- Disadvantaged populations
- Academic and social institutions
- Social entrepreneurs
- Communities close to Swiss Re offices
Coping with disaster

Around 20,000 people died or disappeared in natural disasters in 2013 alone. Severe weather events accounted for most of these tragedies.

Climate change will likely make things worse, with more floods, droughts and intense rain as well as more frequent and severe heat waves. And growing populations mean greater numbers of people at risk, while rising urbanisation makes the challenge of building resilience more complex.
A boy stands amid the debris of his hometown, Onagawa, on Japan's northeastern coast after the earthquake of 2011.
Out of harm’s way

The Swiss Re Foundation strives to reduce the risks posed by disasters. We do this mainly by helping increase preparedness in disaster-prone regions, with a focus on the most disadvantaged communities.

The Foundation’s financial commitments to disaster risk reduction programmes in 2014 totalled CHF 587,000.

We supported preventive measures or offered instant relief in China, the South Caucasus and the Balkans. When Swiss Re employees in the US were looking to reduce the risk of disasters in their own communities, we helped fund their efforts. We continued to back scientists and others who are increasing the global stock of knowledge on earthquake risk and to sponsor an international collaboration of experts on disaster response.

In short, the Foundation’s 2014 activities in disaster risk reduction have increased the resilience of at least 374,000 people and, with sustained effort, potentially millions more. 2014 also marked the Foundation’s entry into a strategic partnership with the Swiss Red Cross to benefit disaster-prone areas in El Salvador, Haiti and Honduras.

The logic of risk reduction

Investing in disaster risk preparedness is efficient: every dollar invested can prevent seven dollars’ worth of losses, according to UN estimates. At the Swiss Re Foundation we have the unique benefit of being able to draw on Swiss Re’s long experience in making such investments. Disaster risk reduction is thus an area where we can meet and even beat already high expectations of return.

Like our partners, we think disaster risk management should be undertaken as a cycle of related activities. A disaster occurs, and people must respond. After the response, the community needs resources to recover. Recovery presents an opportunity to enhance resilience, so that the community can come through future disasters with its long-term prospects intact. We target most of our efforts at building resilience, while recognising that disasters demanding immediate response will continue to occur.

Local communities are at the heart of the Foundation’s activities. However, we also know it is essential to involve local or regional institutions and governments. In all our work, we pay special heed to the most vulnerable members of the community, including children and the elderly.

“The impact on poor communities is especially severe. They are physically and socioeconomically vulnerable, and their capacity for risk management is limited. Local disaster risk prevention and mitigation measures can dramatically increase their resilience to catastrophe.”

In May 2014, Cyclone Tamara caused unprecedented flooding in Bosnia and Herzegovina, displacing more than 1 million people. Families took shelter in a gymnasium in Brčko.
Activities in 2014

In southern Sichuan, near Liangshan Yi Autonomous Prefecture, the frequency of flash floods and hillside disasters has increased significantly over the past 50 years.

Save the Children is the Foundation’s partner in this region. It is working with other key agencies, including schools, village leaders and local government, to teach children directly about what they need to do in the event of an emergency. Our project aims to give children a voice when communities prepare for, react to and recover from disasters and adapt to long-term trends. Up to 210,000 people are expected to benefit.

This year we also partnered with Save the Children on disaster response, putting CHF 100,000 toward their relief work in Serbia and Bosnia and Herzegovina after Cyclone Tamara damaged or destroyed more than 100,000 homes and affected more than three million people. The bulk of the effort was aimed at meeting immediate needs (e.g., distribution of hygiene kits and food). Post-recovery, Save the Children has expanded its scope to include water and sanitation, child protection and education, moving into the critical resilience-building phase of the disaster risk management cycle.

In southern Sichuan, the frequency of flash floods and hillside disasters has increased significantly.
In 2014 the Foundation continued to work with the Swiss Red Cross in communities across the South Caucasus – a region prone to earthquakes, floods and droughts – to build capacity in both rural and urban areas. Activities include vulnerability and capacity assessment, development of disaster and mitigation plans and search and rescue. Our aims are to raise awareness of disaster risk reduction, promote climate change adaptation and undertake physical projects to mitigate risk, such as protecting local riverbanks.

Within the same project, the Swiss Red Cross is running a media and educational outreach campaign in the South Caucasus to integrate disaster risk reduction in schools, universities and scientific institutions and to build national and transnational networks that share best practices, case studies and lessons learned. Supported by the Foundation and other partners, the overall effort is expected to benefit up to 134,000 people in the targeted communities.

A long-term investment in resilience

The Foundation’s collaboration with the Global Earthquake Model (GEM) in South America is perhaps our most ambitious and long-range effort at disaster risk reduction. The region is not only exposed to high levels of seismic hazard, but is particularly vulnerable physically as well as socioeconomically. No one will take action, however, unless they are convinced they are at risk.

Between 1970 and 2014, South America endured repeated earthquakes at devastating cost: 77,168 lives lost, 15 million people affected and USD 37.6 billion in economic losses (see table below). The multiple seismic events that occurred in 2014 serve as a reminder of the region’s high risk of large earthquakes and the fragility of its dwellings, public buildings, lifelines, essential facilities and commercial infrastructure.

The part of the GEM project supported by the Foundation aims to raise awareness of the risk in South America and to provide its people, communities and governments with information to support concrete actions. Initial findings show, for example, that 40% of the population lives in just 10 urban areas: Bogota, Lima, Santiago, Medellin, Cali, Guayaquil, Maracaibo, La Paz, Cordoba and Buenos Aires. In these areas, 70% of dwellings are at very high earthquake risk.

The case for intervention is urgent and strong. On 12 August 2014, an earthquake of magnitude 5.1 struck just 23 km from Ecuador’s capital, Quito, killing four people, damaging nearly 2,600 buildings and homes and severely limiting use of the Pan-American Highway – a main artery of the domestic and international economy – for several months. On 27 September, an equally powerful earthquake hit the Cusco region in Peru, causing extensive structural damage, killing eight people and affecting 530 more.

The GEM puts reliable earthquake information in the public domain, combining it with geospatial data on socioeconomic vulnerability. The tools it makes available can also point authorities to vulnerabilities in building codes and land use policies as well as to locations where disaster facilities can do the most good and risk transfer mechanisms are needed. The Swiss Re Foundation began supporting the GEM in 2013 and will continue to do so through 2015.


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<tr>
<th>Period</th>
<th>Occurrences</th>
<th>Deaths</th>
<th>Injured</th>
<th>Homeless</th>
<th>Otherwise affected</th>
<th>Total affected</th>
<th>Economic damage (000 USD)</th>
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Reducing risk, one household at a time

Swiss Re employees in the US are seeking to reduce the risk of disasters in their communities. In 2014, with the support of the Foundation, they teamed up with the American Red Cross to confront the most common disaster in the US: home fires. Aiming to reduce fire-related deaths and injuries by 25% within five years, the group will install smoke alarms and complete home safety checklists in vulnerable neighbourhoods, become trained to respond to community emergencies like house fires and lead a marketing and public relations effort to encourage emergency preparedness. Swiss Re employees will form part of the outreach team, recruiting others to increase community resilience and preparedness.

Putting knowledge where it’s needed

Based in Switzerland, REDOG is a world-class search-and-rescue dog team operation (UN INSARAG classified). As part of our effort to spread expertise in disaster preparedness, the Swiss Re Foundation is supporting knowledge exchange between REDOG and similar organisations in Japan.

In 2014 training courses were held to build the capacity of Japanese rescue dog organisations, especially in light of the 2011 earthquake that buried thousands in rubble. The teams continue to share experiences and undertake realistic exercises together with REDOG to train and test rescue dog teams in Japan. Rigorous exams are essential to build acceptance and prove the dogs are qualified for deployment.

Our aims are to raise awareness of disaster risk reduction and to undertake physical projects to mitigate risk.
A shared vision for resilience in Central America and the Caribbean

In 2014 the Swiss Red Cross and the Swiss Re Foundation entered into a five-year strategic partnership to build disaster risk resilience in El Salvador, Haiti and Honduras. We spoke with Toni Frisch, a member of the Red Cross Council.

How do you define resilience?
The Swiss Red Cross defines resilience as the ability to anticipate, reduce the impact of, cope with and recover from the effects of adversity without compromising long-term prospects for growth.

With more than 20 years experience of working in the region, we know what it takes for a community to be resilient (see box on page 15).

Why this region?
The Central America and Caribbean region is one of the most disaster-prone in the world. It faces tropical storms, hurricanes, earthquakes, volcanic eruptions and droughts. In a 1992–2011 analysis by Germanwatch, Honduras, Haiti and El Salvador ranked 1st, 5th and 15th out of 183 countries with respect to risk of natural disasters, with estimated economic losses totalling USD 1.1 billion.

What are the goals of the partnership?
Together we aim to build resilience by reducing risk, saving lives and protecting livelihoods in these three countries. To realise this vision, the project draws on the resources, expertise and capabilities of the Swiss Red Cross, the Swiss Re Foundation and Swiss Re.

Why is this work important to you?
Having spent more than half my life as a crisis manager in the humanitarian sector, I believe in enabling people to avert and prepare for crises before they happen. In this collaboration, we are putting the hard-won lessons of recent decades to work in a region that stands to benefit enormously from greater resilience.
For the Swiss Red Cross, a safe and resilient community:

- Is knowledgeable. It can assess, manage and monitor its risks. It can learn new skills and build on past experiences.
- Is organised. It can identify problems, establish priorities and act.
- Is connected. It has relationships with external parties that serve as a wider support network and supply goods and services when needed.
- Is flexible and resourceful. It has the capacity to accept uncertainty and respond proactively to change.
- Provides infrastructure and services. It has strong housing, transport, power, water and sanitation systems and the ability to maintain, repair and upgrade them.
- Offers economic opportunities. It has a diverse range of employment opportunities, income and financial services.
- Manages its natural assets. It recognises the value of these assets and can protect, maintain and enhance them.

“Over the period 1992–2011, Honduras, Haiti and El Salvador ranked 1st, 5th and 15th out of 183 countries with respect to natural disaster risk.”
Building change that lasts

Social innovation is clearing the path to greater resilience and self-sufficiency in many of the Foundation’s latest global projects.

Healthy demand

Undernutrition, which in India affects nearly half of children under 5, can be traced to inadequate supply of as well as demand for nutritious foods. Taking lessons from an earlier study of how farming and eating habits are learned and passed on in rural India, we support social entrepreneurs, Ashoka Fellows, in testing and spreading innovative ways to boost healthy food supply and demand through collaborations with schools and women’s self-help groups.

Water solutions

About 750 million people worldwide have no access to safe water and 2.5 billion lack proper sanitation, with dire consequences for health and productivity. A microloan can put a water connection or toilet within their financial reach. Together with Water.org, we are helping financial institutions in India and the Philippines build local capacity to design, pilot and roll out microfinance products to pay for safe water and sanitation solutions.

Virtual weather vanes

Microfinance and mobile banking have enabled thousands of sub-Saharan African households to light their homes using solar panels instead of kerosene. Social business M-KOPA pioneered this approach in Kenya. Together we are exploring the possibility of using solar energy systems to collect weather data for the benefit of local farmers, insurance providers and public authorities.
A changing climate
Rural farmers in the southern Andes of Peru have long faced weather-related risks, notably frost and drought. As climate change intensifies those risks, their land use, production systems, coping strategies and livelihoods will need to change too. Our collaboration with HELVETAS aims to identify, test and share best practices for managing weather-related threats to highland agriculture, drawing on local knowledge as well as outside scientific and technical sources.

Strong communities
About 7.5 million South Africans, and 1 in 4 Cape Town residents, live in unsafe, ill-equipped informal settlements. In the Empower Shack project, we are upgrading a neighbourhood in one of Cape Town’s informal settlements together with the Urban Think Tank Chair of Architecture and Urban Design at ETH Zurich. New public spaces and safe and secure “shacks” with shared sanitation, solar panels, small vegetable gardens and two storeys for dual use will improve residents’ economic opportunities and quality of life.
Caring close to home

At every Swiss Re location, the Foundation sponsors community initiatives in which Swiss Re employees play a central role on Community Days and year round.

A fresh start for all
Swiss Re employees in Overland Park, Kansas, chose reStart, a non-profit that offers housing and support services to homeless adults, youth and families in Kansas City, for their Community Day and as Charity of the Year. In addition to raising USD 82,500 in cash to reStart, employees donated their time and skills, serving lunch to residents, supporting special events and collecting contributions of household goods and school supplies.

Fundraising flair
2014 was a philanthropic high water mark for Swiss Re’s UK employees. Not only did they volunteer a record total of 900 hours of their time on Community Days. They also spectacularly surpassed their goal of raising GBP 150,000 in two years for Teenage Cancer Trust, the only UK charity devoted to improving the quality of life and survival chances of cancer patients aged 13 to 24. At a Swiss Re-hosted gala dinner at the Victoria and Albert Museum, more than GBP 250,000 was pledged, bringing the funds raised in one-and-a-half years to GBP 390,000.

Colourful cure
Visiting the doctor can be stressful for anyone, especially a child. Wanting to put young patients at ease, the head doctor of a Bratislava paediatric hospital came to Swiss Re with the idea of using bright colours to make the hospital’s consultation area more appealing to kids. Local employees gladly took up the challenge, coming up with a creative animal theme and painting doors and walls with lively pictures.

Mooncakes on a sunny day
Family members joined Swiss Re employees in Hong Kong for a Community Day during the Chinese Moon Festival. On a sunny morning, the volunteers baked traditional mooncakes to pack along with other treats for the Harmony Garden Lutheran Centre for the Elderly. After passing out the goodies, they engaged in fun activities with residents.
Someone to lean on
The race for Charity of the Year in Switzerland was a tight one. By employee vote, the Foundation’s donation went to a programme run by Caritas Zürich, a local charity that assists disadvantaged children and families. “With Me” pairs kids with adult volunteers who support them in their day-to-day lives, from going on enjoyable outings together to helping with homework.

Hard day’s work
Employees in Latin America are spending their Community Days helping the non-profit TECHO build urgently needed transitional housing in poor communities. Each prefabricated house has 18 square meters and can be built in two days. Three houses have gone up in Bogota, one of them built by Swiss Re employees, and similar projects are planned in Mexico City and Sao Paolo.

Employees as partners
The Foundation takes a collaborative approach to working with external partners and to engaging Swiss Re employees. In 2014, for example, the Foundation supported the Swiss Re Start Up Academy, a collaboration between Swiss Re employees and the non-profit organisation Aiducation International. This programme equips promising high school graduates with knowledge, tools and mentors to help them launch their own businesses.

Together with Aiducation, Swiss Re employees developed a one-week curriculum covering basic finance and other topics relevant for starting a small enterprise. After teaching the course face-to-face, employees provide coaching support remotely as students put their ideas into practice.

The first two Swiss Re Start Up Academy sessions took place in Nairobi, Kenya in August and December 2014. More are planned for 2015.

“The Swiss Re Start Up Academy has been a terrific experience for all involved. These young people have made significant progress in understanding how to start and run a viable business. For the Swiss Re employees, it was not only a special opportunity to ‘give back’ to society. It was also a great way to broaden their professional horizons by applying and building their expertise in a new setting.”

Gerhard Lohmann, CFO Reinsurance, Swiss Re

“I was deeply impressed by the teaching and mentoring provided by the Swiss Re employees and by the quality of the students’ final business plans. With this programme, Swiss Re and Swiss Re Foundation are helping us develop entrepreneurs who will create jobs and prosperity for Kenya.”

Florian Kapitza, Founder of Aiducation International
ReSource Award
Winner 2014

Sponsored by the Swiss Re Foundation, the ReSource Award recognises innovative approaches to water protection in developing countries. Every year an international jury awards USD 150,000 to the winning project or projects. This year’s winner aims to protect watersheds and improve livelihoods in rural Nepal through economic incentives and community engagement.

For poor communities in the mid-hills of Nepal, sustainable management of biodiversity and natural resources is a matter of economic, social and ecological survival. Siltation and human encroachment for farming threaten the very existence of many lakes.

The 2014 ReSource Award was granted to Local Initiatives for Biodiversity, Research and Development (LI-BIRD) for its effort to establish a benefit-sharing system for managing watersheds in the district of Kaski. Service charges from watershed users will be used to compensate local communities for protecting lakes from unsustainable farming and water usage. The project emphasises putting responsibility for the creation and operation of the payment scheme in the hands of local people and institutions and raising public awareness of the links between ecology and development.

Sustainable lake management will reduce water runoff, siltation and turbidity and increase retention of water in the soil and natural springs during the dry season, allowing local fish and wetland bird populations to recover. Local communities will benefit economically from ecotourism and sustainable agriculture as well as from watershed service payments. Overall levels of nutrition, health and education are expected to improve, as are relations between upstream and downstream communities that share water resources.

Submitted by:
Local Initiatives for Biodiversity, Research and Development (LI-BIRD)

Legal Form:
Foundation

Region:
Begnas and Rupa Lake Watersheds, Lekhnath Municipality, Kaski, Nepal

Award Year:
2014
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<tr>
<th>Duration: 2014</th>
<th>Start up for success</th>
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<tr>
<td>Country: Kenya</td>
<td>Aiducation International is a for-profit organisation dedicated to creating learning opportunities for high-potential students in developing countries. As part of its mentorship programme, Swiss Re employees taught Aiducation graduates in Kenya what it takes to found their own company, from basic finance and market analysis to business planning and funding, in face-to-face courses and coaching sessions.</td>
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<tr>
<th>Duration: 2013–2015</th>
<th>Fighting fires with words</th>
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<tr>
<td>Country: United States</td>
<td>The American Red Cross is a global leader in responding to emergencies, preparing for disasters, preventing disease and promoting humanitarian values. With support from the Swiss Re Foundation, it is involving Swiss Re employees in an initiative to reduce fire-related deaths and injuries in the US through an outreach campaign targeting vulnerable neighbourhoods.</td>
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<tr>
<th>Duration: 2011–2014</th>
<th>The roots of malnutrition</th>
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<td>Country: India</td>
<td>Ashoka is the world’s largest association of leading social entrepreneurs. To focus India’s best minds on the scourge of undernutrition, this initiative created an interdisciplinary network of Ashoka Fellows to investigate the causes of malnutrition in India and identify ways to improve health outcomes. Schools and farms emerged as promising entry points for improving nutrition in poor rural communities.</td>
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<tr>
<th>Duration: 2014–2017</th>
<th>Better nutrition for better health</th>
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<td>Country: India</td>
<td>Building on groundwork laid by Ashoka Fellows, this initiative engages companies, social entrepreneurs (including Fellows) and others outside the traditional health sector to create and spread innovative approaches to reducing undernutrition in India. To address both a lack of preference for and the poor availability of nutritious foods, the supported interventions target schoolchildren and women in self-help groups, especially women farmers.</td>
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<tr>
<th>Duration: 2014</th>
<th>Protecting nature’s protectors</th>
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<td>Country: Switzerland</td>
<td>The Mountain Forest Project (Bergwaldprojekt) promotes the conservation, maintenance and protection of mountain forests that shield alpine and lowland communities from avalanches, falling rock, soil erosion and floods. For years, Swiss Re volunteers have helped the Bergwaldprojekt maintain and rehabilitate a storm-ravaged forest in Switzerland’s Tamina Valley.</td>
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<th>Duration: 2013–2015</th>
<th>Sustainability on the syllabus</th>
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<td>Country: China</td>
<td>Part of China’s Ministry of Environmental Protection, the Centre for Environmental Education and Communications (CEEC) is a technical support organisation responsible for environmental publicity, education and training. The Swiss Re Foundation and CEEC are collaborating to promote courses related to environmental protection and sustainable development in post-graduate and MBA schools in China.</td>
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Duration: 2014  
Country: Switzerland  
Special friendships for kids  
Caritas Zürich is an independent charity committed to assisting poor and disadvantaged families. Its “With Me” programme pairs children with adult volunteers who regularly spend time with them, offering them new experiences and their parents a welcome break. In 2014 Swiss Re employees in Switzerland chose “With Me” as Charity of the Year and took a day trip to the forest with some of its young participants.

Duration: 2013–2015  
Country: Switzerland  
A head start in science  
The Children’s University of Zurich introduces children to science by tapping their natural curiosity about the world around them. With funding from sponsors including the Swiss Re Foundation, it offers third- to sixth-graders free lectures and lab courses at the University of Zurich in which experts address pupils’ questions from a scientific point of view.

Duration: 2013–2015  
Country: Switzerland  
Art as medicine  
The ways in which the University Children’s Hospital Zurich works to improve quality of life for critically ill children go beyond the medical. Supported in part by the Swiss Re Foundation, its art-based therapy programme provides infants with soothing stimulation through music and sounds and older children with opportunities to entertain and express themselves by painting, reading and making music.

Duration: 2014–2017  
Country: South Africa  
Neighbourhood improvement  
South Africa’s acute housing shortage forces millions to live in informal settlements. The Empower Shack project is creating a prototype for housing and public space to improve their living conditions and economic prospects. In close consultation with residents, a whole section of an informal settlement in Khayelitsha, Cape Town will be upgraded with safe and secure “shacks” featuring shared sanitation and two storeys for work and private use.

Duration: 2013–2017  
Country: Switzerland  
Excellence in risk research  
The “Risk” project aims to increase the ETH Risk Center’s capacity to pursue research, attract talent and support interdisciplinary collaboration as well as international outreach. The Swiss Re Foundation’s donation supports high-calibre scholars at all career stages and enables visiting scientists to take part in research and education activities at the Risk Center.

Duration: 2012–2015  
Country: Guatemala  
Risk management at high altitudes  
Life in the northwestern Atitlán Highlands is precarious due to the ever-present threat of natural disasters and the poverty in which 70% of residents live. Managed in close cooperation with the local authorities and population, this project mitigates disaster impacts by pooling knowledge and experience in risk management and reduces disaster risk by supporting reforestation and sustainable forest use.

Duration: 2013–2016  
Countries: Bolivia, Colombia, Ecuador, Peru  
Making water protection pay  
The Fundación Natura Bolivia won the 2010 ReSource Award for its pathbreaking model of watershed management. In reciprocal water agreements, downstream water users pay into municipal water funds for economic development projects that benefit upstream landowners in return for conservation of forested water factories. This scale-up project is training communities to implement such agreements independently.
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<tr>
<th>Duration</th>
<th>Countries</th>
<th>Project Description</th>
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<tr>
<td>2012–2015</td>
<td>Argentina, Bolivia,</td>
<td>Resilience through knowledge: A non-profit public-private partnership, the Global Earthquake Model (GEM) Foundation drives a collaborative effort to increase earthquake resilience worldwide by enhancing public understanding and awareness of seismic risk. The Swiss Re Foundation contributes to its interdisciplinary research project to quantify the risk and potential impacts of seismic hazards for communities in Lima and Quito.</td>
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<tr>
<td></td>
<td>Chile, Colombia, Ecuador, Peru, Venezuela</td>
<td></td>
</tr>
<tr>
<td>2014</td>
<td>Canada</td>
<td>A path to homeownership: Habitat for Humanity Greater Toronto Area (GTA) works in partnership with hardworking, low-income families in the GTA to provide simple, decent, affordable housing. The organisation promotes homeownership as a means of breaking the cycle of poverty. Swiss Re volunteers in Canada spent several Community Days in 2014 working for Habitat GTA on a construction project in the west end of the city and in its ReStores, which salvage and sell donated goods to the public at a discount.</td>
</tr>
<tr>
<td>2013–2015</td>
<td>Brazil</td>
<td>Safe water from the sky: In Pernambuco State, marked by low rainfall and extreme poverty, women and children walk for hours in the dry season to fetch poor-quality drinking water. This project enables communities to collect clean water by helping them upgrade roofs and by training local youth to install and maintain the roof upgrades and water cisterns. Educational outreach encourages safe handling and use of water for drinking and hygiene.</td>
</tr>
<tr>
<td>2012–2014</td>
<td>Brazil, China, India, Mexico</td>
<td>Global health at risk: The Harvard School of Public Health educates global health leaders and produces research to transform lives. The Swiss Re – Harvard Public Health research collaboration seeks to improve global health by better quantifying health and disease risk factors that can shed light on morbidity and mortality trends in four emerging markets: Brazil, China, India and Mexico.</td>
</tr>
<tr>
<td>2014–2017</td>
<td>Peru</td>
<td>Farming despite frost: This project aims to reduce Andean communities’ vulnerability to climate change and increase their capacity to manage weather events that threaten agricultural production – especially frosts and drought – by analysing the risks, identifying and piloting promising coping strategies and investigating how weather-related risks can be mitigated, transferred and dealt with at the community level.</td>
</tr>
<tr>
<td>2013–2015</td>
<td>Kenya</td>
<td>Hives of economic activity: Honey Care Africa partners with smallholder farmers across East Africa to strengthen incomes through sustainable beekeeping. In this project, more than 2 000 very poor families are learning to tend beehives, allowing them not only to generate additional income through participation in a commercial honey value chain but also to boost their crop production through pollination by the honeybees.</td>
</tr>
<tr>
<td>2014–2016</td>
<td>Global</td>
<td>The fight for human rights: Human Rights Watch is one of the world’s leading international, independent organisations dedicated to defending and protecting human rights around the world. The Swiss Re Foundation supports its efforts to advance human rights and protect vulnerable people through in-depth research, targeted media outreach and high-level policy advocacy.</td>
</tr>
</tbody>
</table>
**Solutions for longer lives**  
Impact Hub Fellowships encompass an entrepreneurial idea award and an incubation programme to help early-stage entrepreneurs realise their innovations for a more sustainable world. Launched in partnership with AXA, the “Longer Lives” Fellowship gives start-ups access to seed funding, skill development opportunities, valuable networks and stimulating workspaces at Impact Hub, enabling them to develop products and services that address the challenges of the increase in human life expectancy and demographic ageing.

**Easing the end of life**  
The Institute of Palliative Medicine is a training and facilitation centre for the development of community-based services for the elderly and incurably ill, bedridden and dying people. Its project with the Swiss Re Foundation aims to build the capacity of communities in India to provide palliative care to residents in need through awareness, training, mobilisation of local volunteers, healthcare professionals and institutions and demonstration programmes.

**Survival and beyond**  
Armed conflict and drought have robbed thousands of Somalians of their homes, medical care and access to safe drinking water. Together with the Somali Red Crescent Society, ICRC provides emergency shelter, medicine and water rations and strives to help people in conflict zones establish sustainable living conditions. The Swiss Re Foundation has supported these efforts since 2013.

**Road to recovery**  
In South Sudan, the ICRC scaled up and adapted its activities in response to the outbreak of armed conflict in December 2013. To face this immense humanitarian crisis, the ICRC works to ensure that people affected by armed conflicts are protected in accordance with international humanitarian law, have access to medical/surgical care, physical rehabilitation and safe water, receive emergency relief and livelihood support and can restore contact with relatives.

**The future of risk**  
ICRC is developing a Humanitarian Leadership Management School (HLMS), which trains present and future ICRC managers. The Swiss Re Foundation supports the HLMS financially while Swiss Re shares its knowledge and expertise. The focus is on identifying areas of synergy, thereby enabling the partners to exchange expertise, leverage business knowledge, address common leadership challenges and engage in joint leadership learning.

**Before the flood**  
This project will create a toolkit of strategies for reducing flood risk in Kibera, Nairobi’s largest slum. Incorporating local knowledge and priorities, the toolkit will include reliable data, flood maps and risk assessments and policy prescriptions for applying the strategies in Kibera and elsewhere. To convince institutional partners of the toolkit’s feasibility, the project also entails implementing two physical flood protection schemes.

**Zurich – a world city**  
The Kunsthalle Zürich, one of Switzerland's leading art museums, will build an extension for art and public in the 21st century. This contribution to the project enhances Zurich’s reputation as an attractive world city.
### LGT Venture Philanthropy (LGT VP)

**Duration:** 2014–2017  
**Country:** Switzerland

Established in 2007, LGT Venture Philanthropy (LGT VP) is a global impact investor that supports organizations with outstanding social and environmental impact. LGT VP’s local teams in six world regions are committed to improving the quality of life of less advantaged people in developing and emerging countries. To date LGT VP has invested/donated over USD 41 million in/to 46 organizations that have improved the lives of over five million people.

### LIGHT FOR THE WORLD

**Duration:** 2013–2015  
**Country:** India

**Improving the vision**  
LIGHT FOR THE WORLD is committed to saving eyesight, improving quality of life and advocating for the rights of people with disabilities in developing countries. With support from the Swiss Re Foundation, it trains teachers and others in poor rural communities of Meghalaya to screen for and address basic eye problems and organises treatment for those in need of advanced care.

### LI-BIRD

**Duration:** 2014–2017  
**Country:** Nepal

**Making water protection pay**  
LI-BIRD won the 2014 ReSource Award for its benefit-sharing approach to managing watersheds in Kaski district, where many lakes are in danger of disappearing and poverty is widespread. This project scales up payments to upstream communities for sustainable water management, fostering the preservation of biodiversity and natural resources and stimulating local economic development.

### Lucerne Festival Academy

**Duration:** 2013–2014  
**Country:** Switzerland

**Compositions on the theme of risk**  
This two-year project nurtured young composers and musicians through the commission of four short pieces on the theme “music at risk”. The performances of the original compositions played by alumni of the Lucerne Festival Academy were hosted at selected events marking Swiss Re’s 150th anniversary. To conclude the project all four pieces were performed publicly at the Lucerne Festival in 2014.

### M-KOPA Solar

**Duration:** 2014–2016  
**Country:** Kenya

**Solar-powered data gathering**  
M-KOPA Solar offers solar-powered lighting and charging systems to off-grid communities through a pay-as-you-go model that allows customers to make affordable payments toward use and final ownership. This initiative is testing the feasibility of using these widely distributed, mobile-connected systems to collect weather and climate data that could be of use to local farmers, insurance providers and public authorities.

### R4, Rural Resilience Initiative

**Duration:** 2012–2016  
**Country:** Ethiopia

**Protection from drought**  
R4, Rural Resilience Initiative, is a joint project with Oxfam America, the World Food Programme and other stakeholders to support the design of the “Insurance for Work” approach to improving insurance access. This approach not only gives farmers the option to pay for insurance but also gives them the opportunity to promote their resilience by building assets that steadily decrease their vulnerability to disaster risks over time.

### reStart

**Duration:** 2014  
**Country:** United States

**Help for homeless kids**  
With the aim to end homelessness in Kansas City, reStart offers free housing and supportive services to homeless men, women, youth and families. Swiss Re employees in Overland Park made it their 2014 Charity of the Year. Volunteer efforts have focused on raising funds for a comprehensive renovation of reStart’s Youth Emergency Shelter and providing backpacks, school supplies and uniforms for school-aged children.
<table>
<thead>
<tr>
<th>Duration</th>
<th>Country</th>
<th>Project Description</th>
</tr>
</thead>
</table>
| 2013–2014| El Salvador   | **Literacy for life**  
To ensure that children leave primary school with the reading skills they need, Save the Children created Literacy Boost, an innovative, evidence-based response to the alarming global rise in the number of children finishing primary school who are unable to read well enough to learn. The programme combines teacher training, parent engagement and child-friendly reading materials to promote reading motivation and enjoyment and to improve learning outcomes. This project brings Literacy Boost to four municipalities in El Salvador where literacy rates are worryingly low. |
| 2014     | Bosnia and Herzegovina, Serbia | **In the wake of catastrophe**  
When Cyclone Tamara hit in May 2014, the Western Balkans experienced more rain in 48 hours than in a typical two-month period. Supported in part by the Swiss Re Foundation, Save the Children started emergency response at the outset of the natural disaster, providing life-saving assistance in affected communities. |
| 2012–2015| China         | **Keeping kids safe**  
In recent history more people have died from natural disasters in China than in any other country in the world. Local governments and communities are ill equipped to ensure that children are protected in disasters. Targeting disadvantaged communities in southern Sichuan and working closely with local government, this pilot initiative seeks to strengthen disaster risk awareness, aiming to contain future tragedies and to promote children’s rights to survival, development, protection and participation before, during and after disasters. |
| 2014     | Sierra Leone  | **Schooling at home**  
The closing of schools in afflicted countries is one of the least covered but potentially most dire consequences of the Ebola outbreak. Building on an effort by Sierra Leone’s Ministry of Education to explore opportunities for quality and relevant home-learning materials, Save the Children is helping develop an interactive learning radio programme for children. The delivery of radio lessons is complemented by the distribution of learning materials and solar-powered radios to support self-learning in quarantined households and communities. |
| 2012–2014| Sri Lanka     | **Transition to adulthood**  
SOS Children’s Villages works in 133 countries to support families and help children at risk. Funded in part by the Swiss Re Foundation, the newly built SOS Youth Facility in the town of Monaragala provides adolescents with social, educational and training opportunities to facilitate their development into socially and economically integrated adults while allowing the nearby SOS Children’s Village to accommodate more young children. |
| 2014–2015| Philippines   | **Bringing the factory to the farmer**  
SUGRUVI organises stand-alone farmers into village clusters and, through demonstration farms, provides training and promotes the planting of high-yield, perennial cassava as a staple and cash crop. Each cluster also receives a processing unit to produce higher-value products from cassava, which are sold to institutional buyers at higher prices than farmers would receive from local middlemen and so help reduce poverty. |
### Turning dogs into heroes
**Duration:** 2012–2014  
**Country:** Japan

REDOG trains rescue dogs for search and recovery missions in case of disasters and missing people. It is working with the Swiss Re Foundation to foster its exchange of knowledge with the Japanese Rescue Dog Association to ensure that survivors of disasters such as the 2011 earthquake can be swiftly found and rescued.

### Facing down disaster
**Duration:** 2013–2015  
**Country:** El Salvador

Focusing on Bajo Lempa, a river delta prone to sea hazards, this project aims to help village communities make better use of the strengthened primary healthcare system and improved capacities for disaster management, risk reduction and climate change adaptation that were put in place as part of an earlier collaboration with the Swiss Red Cross.

### Bracing for the worst
**Duration:** 2014–2019  
**Countries:** El Salvador, Haiti, Honduras

Central America and the Caribbean face a litany of natural hazards, from tropical storms and hurricanes to earthquakes and devastating droughts. This strategic partnership aims to reduce risk and strengthen resilience in the region by training more communities to manage disasters effectively, linking them to national disaster management and health systems and catalysing policy dialogue and problem-solving.

### Safety without borders
**Duration:** 2013–2015  
**Countries:** Armenia, Azerbaijan, Georgia

In recent decades, earthquakes, floods and droughts have cost the South Caucasus many lives and livelihoods. With an emphasis on cross-regional collaboration, this project supports a total of 19 urban and rural communities in building their capacity for disaster risk reduction and spurs public dialogue and knowledge-sharing through regional networks and media outreach.

### Hope for the future
**Duration:** 2013–2015  
**Country:** Swaziland

Roughly one-quarter of Swazi adults are infected with HIV. To address the gap left by ailing or deceased parents, this two-pronged effort keeps orphaned and other vulnerable children in school by paying for school fees and uniforms and providing healthcare, food assistance and social support and educates older children and youth in life skills and health-related topics, including HIV prevention.

### Life on the edge
**Duration:** 2012–2014  
**Country:** Vietnam

Even by the standards of a disaster-prone country, coastal Ca Mau province is acutely vulnerable to typhoons as well as the impacts of climate change. In a partnership with the Vietnam Red Cross, local authorities and residents are learning to implement a community-based disaster risk management approach that mitigates risk and enhances preparedness, giving priority to the poorest and most exposed families.

### Collaborative construction
**Duration:** 2014  
**Countries:** Brazil, Colombia, Mexico

TECHO seeks to overcome extreme poverty in slums in Latin America and the Caribbean through training and joint action. Among other activities, it constructs transitional housing to meet poor communities’ urgent needs. Swiss Re employees in Latin America chose TECHO as 2014 Charity of the Year and are helping build homes in Brazil, Colombia and Mexico.
Facing cancer with peers
Teenage Cancer Trust is dedicated to improving the quality of life and survival chances of cancer patients aged 13 to 24, bringing them together in specialised hospital units where they receive support from dedicated staff as well as one another. With the help of Swiss Re employees, the Swiss Re Foundation has contributed significantly to the charity’s fundraising.

Duration: 2013–2014
Country: United Kingdom

Bridging theory and practice
Economic valuation and capital approaches are increasingly applied in the insurance sector, while the development of theoretical underpinnings for emerging practice has lagged behind. With support from the Swiss Re Foundation, the University of Zurich’s Department of Banking and Finance has established a new Centre for Finance and Insurance to strengthen academic efforts in this area. The centre is academically independent.

Duration: 2013–2015
Country: Switzerland

Community-based healthcare
Led by the Vodafone Foundation and supported by public and private partners, the Mobilising Maternal Health programme seeks to make childbirth safer. The project component funded by the Swiss Re Foundation informs women and their communities in two remote rural districts of Tanzania about birth preparedness and risks and trains healthcare providers in the timely detection, management and referral of high-risk cases.

Duration: 2013–2015
Country: Tanzania

Giving credit where it is needed
While India is home to more than its share of the world’s 750 million people without safe water access and 2.5 billion people without proper sanitation, it boasts a strong microfinance sector. Water.org is extending its proven microcredit scheme, WaterCredit, which enables borrowers to pay for installation of water connections and/or toilets in their homes, to thousands of poor households in Bangalore. Over this two-year programme, Water.org reached 68 883 people.

Duration: 2012–2014
Country: India

Building microfinance capacity
To accelerate the spread of microfinance solutions to solve the global water crisis, this strategic partnership with the Swiss Re Foundation is building the capacity of leading institutions, including microlenders, product manufacturers and utilities, to implement and elaborate on Water.org’s microfinance approach to putting safe water and sanitation within the financial reach of poor families and communities. Through this initiative, Water.org will empower 67 250 people with the household water connection and/or toilet they need.

Duration: 2014–2018
Countries: India, Philippines

A climate of change
This project strengthens and builds the capacities of vulnerable rural communities in drought-prone and rain-fed regions of Maharashtra to cope with and adapt to risks to physical and economic well-being posed by climate change and variability. Specific measures include regenerating ecosystems, diversifying sources of income and adopting new agricultural and renewable energy technologies.

Duration: 2012–2015
Country: India

Sanitation as a social business
x-runner offers reliable and sustainable sanitation to low-income urban households that lack access to safe toilet facilities. With support from the Swiss Re Foundation, it is scaling up its ecologically and financially sustainable business model to offer low-cost water-free toilets and fecal waste disposal in neighbourhoods of Lima that are not served by the city’s sanitation system.

Duration: 2013–2015
Country: Peru
Working together for stronger communities

The Swiss Re Foundation is a global foundation registered in Switzerland. In keeping with the values of Swiss Re, it addresses social and humanitarian challenges worldwide and empowers communities to become more resilient to risk.
The projects implemented under the ReSource Award show how civil society can positively influence discussions about the future of land and the environment. This year KDI was invited to join a task force of key public and private stakeholders to plan for the rehabilitation of the Nairobi Dam.

I hope that small-scale infrastructural and educational interventions such as KDI’s can ultimately impact wider practice in Kibera, in other informal settlements in Nairobi and in rapidly urbanising cities around the world.”

Jean-Jacques Henchoz
Member of the Board of Trustees

The Foundation is governed by the Board of Trustees, while a small full-time staff manages its day-to-day activities. The Board provides guidance and counsel to the Foundation both at quarterly meetings and ad hoc. Its members welcome opportunities to see firsthand what the Foundation and its partners are working on.

In 2014, Board Member Jean-Jacques Henchoz visited three “Productive Public Space” projects built by the Kounkuey Design Initiative (KDI), a Swiss Re Foundation partner and winner of the 2012 ReSource Award, along the waterways of Kibera, Nairobi’s largest slum. Taking a highly innovative approach, KDI integrated elements of watershed education into the design process and provided local physical remediation and new environmental infrastructure for hundreds of residents. All project components were developed in close collaboration with local stakeholders, including residents, the local government, NGOs involved in water and sanitation and municipal and federal authorities.

As an organisation, the Foundation continuously strives to assess and improve its efforts so as to increase impact. Operational excellence and efficiency are integral to the way we work. In keeping with our mission to help communities build their risk resilience in a self-sustaining way, we partner with organisations, entrepreneurs and institutions that share our vision and values.

Swiss Re employees play a particularly important role in this collaborative model. The Foundation plans to enhance the effectiveness of its activities in future by stepping up the transfer of knowledge between Swiss Re’s internal experts and the Foundation’s project partners.
Key figures for 2014

Global programmes (including those marking Swiss Re’s 150th anniversary)

<table>
<thead>
<tr>
<th>Region</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>Asia</td>
<td>14</td>
</tr>
<tr>
<td>Europe</td>
<td>11</td>
</tr>
<tr>
<td>Americas</td>
<td>10</td>
</tr>
<tr>
<td>Africa</td>
<td>8</td>
</tr>
<tr>
<td>Worldwide</td>
<td>3</td>
</tr>
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</table>

Direct beneficiaries: 833,000
Indirect beneficiaries: 1,988,000
Commitments in CHF: 9,748,000
<table>
<thead>
<tr>
<th>Community programmes</th>
<th>2 775</th>
<th>Swiss Re volunteers</th>
</tr>
</thead>
<tbody>
<tr>
<td>9 883</td>
<td>Volunteering hours</td>
<td></td>
</tr>
<tr>
<td>1 400 000</td>
<td>Commitments in CHF</td>
<td></td>
</tr>
<tr>
<td>826 000</td>
<td>Employee donations in CHF</td>
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</tbody>
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Local NGO Khayalami and community volunteers constructed this prototype of an Empower Shack in Cape Town.