The Swiss Re Foundation in 2015

Seeds of resilience
“The Swiss Re Foundation understands social entrepreneurship. It is more than a funder; it is a partner in our search for sustainable solutions.”

Jessica Altenburger, Founder, Head of R+D, x-runner
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Incubation as a principal goal is now integral to the ReSource Award as well, which now focuses on entrepreneurial approaches to sustainable water management. As described on p. 16, three finalists receive funding and mentoring to develop their ideas over a six-month period. The winning individual or organisation is then awarded a larger grant and further mentoring to realise the plan over the next three years.

This year the Bhutan-based cooperative enterprise Dazin turned to us for help in taking its successful model for producing safe, clean cooking fuel from biomass waste to the next level. It is now building its own production facility to supply fuel at below-market prices to commercial customers in urban areas and at no cost to poor rural households, reducing unhealthy smoke exposure and greenhouse gas emissions at the same time.

Another new Foundation partner, dr.consulta, offers affordable outpatient specialty healthcare and diagnostics to the 75% of Brazilians who depend on their country’s strained public healthcare system. Drawing on Swiss Re expertise, we are helping dr.consulta test the feasibility of a line of financial products designed to help it scale up from serving thousands to potentially millions of patients.

At the Swiss Re Foundation we believe that business-minded approaches to advancing social, economic and environmental well-being can make a difference. They complement the development aid and research and innovation that remain important to our portfolio.

Social businesses excel at generating innovative solutions to thorny problems and harnessing market forces to make those solutions grow and thrive. As a corporate foundation, we know something about running a business. Along with funding, we offer our entrepreneurial partners access to know-how to help them turn their ideas for promoting resilience into enterprises that tackle some of society’s most urgent problems.

The ventures supported by the Foundation range from early ideas in need of incubation through businesses poised for scale-up or expansion to targeted NGO programmes that equip people to run sustainable enterprises of their own.

One example of incubation is the Impact Hub Fellowship for Longer Lives. Supported by the Swiss Re Foundation and insurer AXA, it has enabled social entrepreneurs in four countries to develop their ideas for businesses that address the challenges of increased life expectancy and demographic ageing.

Incubation as a principal goal is now integral to the ReSource Award as well, which now focuses on entrepreneurial approaches to sustainable water management. As described on p. 16, three finalists receive funding and mentoring to develop their ideas over a six-month period. The winning individual or organisation is then awarded a larger grant and further mentoring to realise the plan over the next three years.

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Those are a few highlights from our growing portfolio of entrepreneurial initiatives. For a comprehensive review, turn to the Focus Report starting on p. 6.

Closer to home, the Foundation has made substantial contributions to important initiatives in Switzerland and Zurich, where Swiss Re is headquartered. These include the Swiss Innovation Park, which will bring together science and industry to strengthen the country’s innovative capacity and attract research-intensive international companies. Some of our activities in Switzerland are showcased on p. 23.

As a global company, Swiss Re calls many places home. Its employees have long been the engine behind Foundation projects in the communities where Swiss Re operates. They not only donate their time on Community Days and nominate their favourite causes for support, but also give generously to worthy organisations through our matching drives.

Since the launch of the Swiss Re Foundation Donation Tool in May, employees have had the possibility to contribute privately to Foundation-vetted projects around the world via a convenient, secure online platform. Donations go directly to our partner organisations and are used exclusively for the projects that employees select.

This year, we have also added a section to the Activity Report that showcases some of our recently concluded projects. As a result of our collaboration with the Watershed Organisation Trust to promote adaptation to climate change in Maharashtra, India, 12 village communities have diversified their livelihoods, adopted new agricultural and renewable energy technologies and taken steps to conserve their water and soil. To learn more about this and other projects completed in 2015, see pp. 24–25.

The Swiss Re Foundation is evolving with the challenges it aims to address. I am proud of its development so far and grateful to its partners, not least those in Swiss Re, for their commitment and support.

Zurich, 8 January 2016

Walter B. Kielholz
Chairman of the Board of Trustees
Our approach in 2015

If the Foundation has a new watchword, it is entrepreneurship. We believe in the potential of market-based thinking to promote the resilience of individuals, communities and society as a whole.

For us entrepreneurship takes in a diverse mix of approaches, including social businesses that reinvest or redistribute their profits and NGO initiatives that enable people to harness their talents and resources to run enterprises of their own. In the poorest parts of the world, a household income boost of just USD 50 per year can transform lives by, for example, putting education, healthcare or electricity within reach. Moreover, attempts to foster the sustainable use of natural resources, for example, are more likely to work long term if they are aligned with market incentives.

The Swiss Re Foundation’s programme portfolio in 2015 reflects our now stronger emphasis on entrepreneurship. At the same time, it continues to include capacity building, research on key global developments and emergency aid in crises.

Swiss Re employees support both our global and our community programmes with their time, know-how and money. To encourage their generosity with this last, in May we launched the online Donation Tool, through which employees can give directly to Foundation-supported initiatives of their choosing.

For more information, see: act.swissrefoundation.org

Number of countries where we have projects, by region

- Americas: 16
- EMEA*: 18
- APAC*: 12

* EMEA = Europe, Middle East, Africa
  APAC = Asia Pacific
Who we are

The Swiss Re Foundation reflects the social and humanitarian values of Swiss Re. We empower vulnerable communities to become more resilient to risk and to adapt to changing circumstances. Our programmes address the underlying causes and challenging effects of changes in the natural and social environment. Swiss Re’s core competencies are thus directly relevant to our work.

1 What we respond to
Threats to:
- Health
- Security
- Prosperity
- Opportunity

2 What our priorities are
- Climate
- Natural hazards
- Water
- Society

3 Who we support
- Social entrepreneurs
- NGOs
- Academic institutions that help communities increase their resilience

4 Where we help
- In emerging and developing countries
- In regions where Swiss Re has offices

5 How we help

Disaster risk reduction
We support initiatives aimed at preventing and preparing for the adverse impacts of natural disasters and the suffering they cause.

Capacity building
We help people and communities develop skills to improve their living conditions and their resilience.

Research and innovation
We fund efforts to develop new risk management approaches that can work in areas often thought uninsurable.

Social entrepreneurship
We support entrepreneurs whose ideas and connections can provide innovative solutions to critical social and environmental problems.

Emergency aid
Rapid assistance can save lives in a large-scale emergency. We respond through immediate grants and donation matching programmes for Swiss Re employees.

Community support
Our community programmes promote social welfare and protect the natural environment close to Swiss Re offices.
The business of building resilience

Building risk resilience in vulnerable communities is a complex undertaking that calls for diverse approaches and actors. With a focus on financial robustness and often deep local roots, entrepreneurs play an important role.

Social businesses complement development aid by marshalling market forces to drive and sustain innovative solutions to social, economic and environmental challenges.
A Kennemer Foods International (KFI) post-harvest manager (in brown shirt) ensures the quality of the cacao beans being dried at the KFI facility in Davao City, Philippines.
Residents of rural communities in Bhutan collect forestry waste for Dazin in exchange for the company’s clean fuel ‘cookies’ and affordable efficient stoves.
The solid waste from x-runner’s portable toilets is turned into nutrient-rich soil.

Dazin generates revenues by selling the surplus fuel at market-competitive prices, mostly to commercial customers. The project previously outsourced production for lack of funds to buy the necessary equipment. Support from the Swiss Re Foundation has since enabled it to invest in a production facility of its own, with enough capacity to independently supply fuel to about 9,000 households.

A Foundation partner since 2014, x-runner likewise addresses a basic household need that cannot be taken for granted by many people in developing countries: safe and affordable sanitation. In a pilot project conducted in Lima, Peru, where one in three people lack access to the municipal water and sewage system, x-runner’s inexpensive water-free toilets, pick-up service and ecological waste treatment quickly won loyal customers in low-income neighbourhoods (see the interview with this venture’s founders on pp. 18–19).

We are helping x-runner scale up its business model to serve more than 1,000 households, or about 5,000 people, by 2017, which will mean collecting and processing about 36 tons of solid waste each month.

More than 10 million Colombians live in housing at risk of collapse in an earthquake or a typhoon. In 2015 national authorities approved a seismic evaluation and retrofit design procedure developed by the organisation Build Change that incentivises homeowners to invest in making their homes more disaster-resilient, partly by tapping underused public subsidies. With funding from the Swiss Re Foundation, Build Change is providing technical assistance to municipal stakeholders of Bogota, who will first retrofit 50 homes to prove the concept and later develop the public and private capacities needed to scale up to thousands of homes.

Expanding on proven models

As we have strengthened the Foundation’s focus on entrepreneurship, we have also continued our fruitful partnership with LGT Venture Philanthropy, a global impact investor that has helped us identify business-minded organisations with outstanding social and environmental impact.

Already well established as a social business, Kennemer Foods International (KFI), Inc., grows, sources and trades high-quality agricultural crops produced by smallholder farmers. In a collaboration with the Swiss Re Foundation launched in 2015, KFI is bringing its approach to an impoverished region of the Philippines that has no cacao cultivation but is ideally suited for it. Once equipped with the resources and tools needed to grow and harvest high-quality cacao for international chocolate manufacturers, participating farmers stand...
The Swiss Re Foundation is helping dr.consulta put quality healthcare in financial reach for more low- and middle-income Brazilians.

Dr.consulta sees patients’ lack of access to financing as an obstacle to scaling up its business to reach millions of patients, instead of the thousands it currently serves. So the Swiss Re Foundation is providing both technical and financial assistance to help it test the feasibility of a line of credit products, selected discounts and a loyalty programme designed to widen access to its services.

Another enterprise, M-KOPA Solar, has made solar energy accessible to off-grid households in sub-Saharan Africa by combining mobile communications technology and money payment platforms to enable financing of affordable home solar systems. Like Dazin, M-KOPA Solar aims to reduce the risks faced by households that rely on traditional fuels – in this case, on kerosene for lighting, which brings benefits such as allowing children to do their schoolwork after dark but also poses a serious threat to health and safety.

Since 2014 the Foundation and M-KOPA Solar have been exploring an exciting possibility presented by its broad network of mobile-connected solar
Solar power provider M-KOPA Solar launched its first weather data station in 2015.

systems: collecting solar intensity and other weather- and climate-related data. Such fine-grained information could benefit thousands of local farmers as well as insurance firms, meteorological planners and environmental agencies.

With people worldwide living longer and increasingly dying of progressive causes, palliative care is in ever-higher demand. Yet it is accessible only to a small minority of those who need it, especially in poor communities. Founded in Kerala, India, by an entrepreneur and practicing doctor, the Institute for Palliative Medicine makes palliative care more accessible and affordable through a model that recruits volunteers and funding at the community level.

Local, independently run palliative care centres provide services, typically at home, to a total of more than 2,500 patients each week, with medical professionals in a supportive role. A grant from the Swiss Re Foundation is supporting the spread of this cost-effective approach to other states in India and abroad.

From subsistence to trade

Foundation partner Sustainable Growth for Rural Venture (SUGRUVI), Inc., helps subsistence farmers of cassava in Northern Mindanao, the Philippines, turn themselves into communities of entrepreneurs. Training in efficient techniques, value-adding post-harvest equipment and access to institutional buyers allow farmers to process their cassava 150 times faster than by hand and raise their earnings by an average of 20% to 40%. Participants contribute part of their profits to a community fund that invests in productive assets, promotes far-sighted collective decision-making and reduces reliance on exploitative money-lenders.

M-KOPA Solar makes solar energy accessible to off-grid households in sub-Saharan Africa.
Our project with the Eos Entrepreneur Foundation takes a community-based approach to fighting rural poverty, directly engaging farmer cooperatives to help smallholder cacao farmers in Colombia operate more profitably and sustainably. Farmers receive coaching from experienced subject matter experts in how to achieve financial sustainability, improve cacao quality, respond to tree aging and adapt to climate change with an eye to winning the business of high-end chocolate manufacturers.

The driving concept behind Honey Care Africa is to enable subsistence farmers to supplement their income by producing honey as well as crops. Supported by a donation from the Swiss Re Foundation, Honey Care has equipped more than 2,000 very low-income families in Kenya with modern beehives, other beekeeping tools and training in honey cultivation and organised them into production ‘clusters’.

By participating in a commercial honey value chain, each family can earn as much as USD 50 in extra income per year to cover health care, school fees and other necessities that can be paid for only in cash. Knock-on benefits for the community include the creation of local jobs for honey sales representatives and hive technicians.

Incubating promising ideas

How does a smart person with a great idea become a successful entrepreneur? The Swiss Re Foundation partners with Ashoka, the world’s largest association of leading social entrepreneurs, because it gives innovative thinkers the time and resources they need to accelerate the impact of their breakthrough innovations to advance communities’ health and well-being. The Foundation’s projects with Ashoka emphasise efficient, hands-on interventions and effective collaboration with established actors.

To focus the best entrepreneurial minds on protecting children from malnutrition, the Nourishing Schools initiative has created an interdisciplinary network of Ashoka Fellows to investigate malnutrition’s causes in India, where nearly half of children under 5 are undernourished, as well as to identify ways to improve health outcomes. Targeting schools in poor rural communities, Fellows have, for example, developed a learning module on preparing nutritious food and food safety for staff who cook students’ midday meals and recruited local entrepreneurs to help roll out a toolkit for teaching students about topics such as hand-washing and healthy eating in fun, engaging ways. In this school-focused model, kids become changemakers, bringing new knowledge and habits home to their families.

Building on survey findings from rural Karnataka and Orissa — for instance, that women who grew and consumed agricultural produce were less likely to be undernourished than those who raised only cash crops — Ashoka’s Dual Purpose Agriculture project set out to improve nutrition by focusing on women as the main propagators of food preferences and practices. Ashoka Fellows design, develop and deploy techniques for making nutritious food options more available and reinforcing nutritious food choices among rural women. Using their own networks, they then drive replication across communities.
We are committed to entrepreneurship as a tool for building resilience that lasts.

In collaboration with the insurance company AXA and start-up incubator Impact Hub, the Swiss Re Foundation also sponsored an international programme for entrepreneurs with innovative business ideas that address demographic ageing and the global increase in life expectancy. These include accessible tourism packages for older and disabled travellers and remote care services provided via videoconferencing through the patient’s television at home.

For one year, the Impact Hub Fellows enjoyed access to seed funding, skill development, valuable networks and a stimulating workspace at different Impact Hubs. Swiss Re and AXA employees with expertise in life and health insurance served as advisers and coaches.

Swiss Re employees are the heart and soul of the Foundation’s support of the programme for promising student entrepreneurs offered by Aiducation, an organisation that creates learning opportunities for high-potential students in developing countries. In the Swiss Re Start-Up Academy, employees not only lead a week-long course for Aiducation graduates on topics such as basic finance but also provide ongoing mentorship to help them launch their own businesses. In 2015 course sessions were held in Nairobi and Mombasa, Kenya.

Many means, one goal

Whether by supporting business-minded philanthropists, for-profit social businesses or local commercial enterprises, we at the Swiss Re Foundation are committed to entrepreneurship as a tool for building resilience that lasts.
Entrepreneurial water management

Increasingly, the Swiss Re Foundation favours business-savvy approaches and offers its partners access to know-how as well as funding. The ReSource Award for sustainable water management now reflects this evolution.

In the newly designed award programme, three finalists each receive USD 25,000 to develop their business prototypes over a six-month incubation period.

This year the Foundation aligned the concept and design of the annual ReSource Award with our now stronger emphasis – reviewed in this Focus Report – on nurturing early-stage social enterprises. We also broadened the award scope from watershed to water management. Thus, beginning with the 2016 award cycle, we invited entrepreneurs with start-up businesses that promote sustainable management of water resources, or well-developed ideas for such businesses, to apply.

Selected by a jury of water and business experts, three award finalists were announced in October 2015 that show the wide variety of solutions to water problems that social businesses can offer (see facing page).

In the newly designed award programme, the three finalists each receive USD 25,000 to develop their business prototypes over a six-month incubation period. During this time, Swiss Re staff and Swiss Re Foundation partners provide them with mentoring tailored to their specific developmental stage and needs. The jury-selected winner then receives an additional USD 75,000 and access to relevant know-how and coaching to build the envisioned enterprise over the following three years.

With this approach, we want to nurture social innovations in their precarious early stages by giving entrepreneurs not only financial resources but also the opportunity to collaborate with experienced Swiss Re experts and other Foundation partners.

The winner of the 2016 ReSource Award will be announced in March 2016. A profile of the 2015 winner, selected under the earlier award criteria, appears on pp. 26–27.
Finalists 2016

Building integrated urban sanitation systems

Sanergy tackles the developing world’s urban sanitation crisis with a solution that addresses the entire value chain. High-quality, low-cost waterless sanitation facilities – locally manufactured and branded as ‘Fresh Life Toilets’ – are franchised to operators in Nairobi’s slums. Sanergy supports and trains operators to help them thrive and runs a regular professional collection service, making customers’ communities healthier by removing the waste to its processing facility. There the waste is safely converted into a high-quality organic fertiliser and sold to Kenyan farms, improving crop yields, soil quality and farmers’ income.

Credit for conservation

F3 Life improves watershed service provision by offering flexible credit and technical farming advice in key upland watersheds of Kenya. Its target clients are low-income smallholders who farm for subsistence as well as the market. To incentivise farmers to shift to more sustainable forms of land management, the company makes loan terms and credit scores contingent on soil and water conservation practices that protect watersheds while increasing productivity and reducing costs.

Pump for life

With a name that stands for ‘safe water for better health’ in Swahili, MSABI aims to further validate and scale up its subscription-based system for guaranteeing reliable water access in developing countries. Under the brand ‘Pump for Life’, it maintains and repairs pump-operated wells in remote areas of Tanzania for a monthly or annual premium that can be paid through mobile money transfer services. A surveillance-response system monitors water point distribution, functionality, spare part usage and history and premium payments. Services are delivered through a decentralized network of mechanics to maximise operational efficiency.
Social business for sanitation

Two million of the world’s 2.5 billion people who lack access to proper sanitation live in Lima, Peru. In 2012 Jessica Altenburger and Isabel Medem teamed up to offer the city’s low-income households a safe, affordable alternative to chemical toilets and pit latrines through their company x-runner.

Isabel Medem and Jessica Altenburger combined existing technologies with efficient waste collection to develop their approach to waterless sanitation.

Isabel, you studied international business, and Jessica, your background is in industrial design. How did you get into sanitation?

IM: I had been working in microfinance in France and Africa and wanted a change. When I met Jessica, she was working with another designer at an innovation camp in Berlin on the idea of a waterless toilet system for Indian slums.

JA: I have long been fascinated by both science and urban migration. As a designer, you are always looking for opportunities to innovate. The scale and complexity of the sanitation challenges faced by poor communities in the developing world really inspired me. Isabel immediately understood what it was all about.

What is unique about x-runner?

JA: Neither our waterless toilet, which separates urine from faeces, nor our process for composting solid waste is new. What makes x-runner unique is how we have combined these technologies with efficient waste collection to create a solution that meets customers’ needs. Our solution is environmentally friendly too.

Why tackle sanitation through a social business rather than an NGO?

IM: People generally trust NGOs, whereas at first they tend to be more careful with commercial enterprises, even social ones like ours. But there’s an upside to being a business. Since customers know they are making a choice to use x-runner, they don’t hesitate to tell us what they want and when they’re dissatisfied. We spend a lot of time listening to them to learn how we can add more value.

How do you set prices in such disadvantaged communities?

IM: As difficult as it can be, charging money is the best way to ensure that we get honest feedback on how we are doing and have a sustainable revenue stream that allows us to grow and plan for the future. In setting prices, we’re always balancing our projected costs against affordability for users.

How is x-runner organised? Who is involved?

JA: Apart from Isabel and me, we have 14 employees, all of them local. Most work in sales and marketing or operations. Our organisation will become more differentiated as the business grows. For now we each do a lot of different things.
What is the Swiss Re Foundation like as a partner?
JA: The people at the Foundation understand why we’re a social enterprise. It’s a different level of conversation than with some funders and a real opportunity for two-way learning. We also appreciate the Foundation’s demanding reporting requirements because they give us a chance to step back and think about how far we’ve come – and how much farther we want to go.

The solid waste is picked up directly from the customer’s home each week.

X-runner’s end-to-end sanitation model removes biowaste from the community and clears it of pathogens in an ecofriendly composting facility.
New endeavours

Most of the new projects the Foundation initiated in 2015 aim to boost the resilience of vulnerable populations – often taking an entrepreneurial approach.

Fueling safer stoves
Smoke exposure endangers the health of nearly 3 billion people who use traditional cooking fuels like wood and dung. With a grant from the Swiss Re Foundation, Dazin is scaling up production of its safe, sustainable alternative fuel in rural Bhutan. People receive cheaply leased efficient stoves and free fuel in exchange for collecting the forestry and agricultural waste that are Dazin’s raw materials. Surplus fuel is sold at market-competitive prices, mostly to commercial customers.

Change through chocolate
Since most farmers in the Philippines lack the materials and training needed to raise their productivity and access global markets, it is little wonder their poverty rate is 37%. In supporting Kennemer Foods International (KFI), Inc., we are helping them improve their livelihoods by growing high-quality cacao for sale to international chocolate manufacturers. KFI’s business model combines open market buying, contract growing and managed farms.

Facing the aftermath
The United Nations estimates that the earthquake that devastated Nepal in April 2015 affected 8 million people. In response, the Swiss Re Foundation donated CHF 250,000 to support instant relief provided by the Swiss Red Cross and Save the Children, two of our longstanding partners in the region. The Foundation later contributed an additional CHF 50,000 to match donations made by Swiss Re employees.
**Ready for reinforcement**

Millions of Colombians live in housing at risk of collapse in an earthquake or other disaster. Together with social enterprise Build Change, we are facilitating public-private partnerships that will increase the capacity of informally built neighbourhoods to evaluate seismic risk and reinforce existing construction. As a pilot, the project will retrofit 50 homes in Bogota with mentoring and supervision from Build Change.

**Affordable healthcare**

Social business dr.consulta offers high-quality specialty healthcare, diagnostics and laboratory services to low- and middle-income Brazilians who depend on an overstretched public healthcare system. In this collaboration, we are giving dr.consulta funding and technical assistance to test the feasibility of financial tools and incentives designed to put this affordable healthcare within more patients’ reach.

**Independent living**

As people live longer, often with chronic diseases, at-home care will play an ever more important role in public health and quality of life. With funding from the Swiss Re Foundation, Medical Network EMN is both developing information and communication technologies that allow patients and informal carers to monitor and improve their own health and piloting these tools in Israel, Norway and Switzerland.
Good neighbours

In 2015 Swiss Re employees strengthened the communities where they work by supporting neighbours of all ages, from children to the elderly.

Healthy at any age
The Good Life Co-operative provides quality healthcare to help people in Singapore live long and live well. On their Community Day in November, Swiss Re employees supported the organisation’s outreach efforts for its mobile preventive health program targeting people over 50. ‘Wellness buses’ visited local housing estates to offer residents free health check-ups, vaccinations and information on health topics including active ageing.

Furnishing lives
For a second year in a row, Fort Wayne-based employees chose Mustard Seed Furniture Bank as their Charity of the Year to support its mission of providing basic household furnishings to families and individuals who have experienced a catastrophic situation. Employee volunteers cleaned and stocked material donations in the charity’s warehouse and set up for its largest fundraising event. Mustard Seed Furniture Bank supports not only community resilience, but also environmental sustainability by recycling furniture that would otherwise end up in landfills.

Caring for kids
Selected as Charity of the Year by Swiss Re employees in Zurich, kispex provides at-home care to children who have acute and chronic illnesses, are disabled, have suffered an accident or are terminally ill. Local employees invited children in its care, as well their healthy siblings, to join a special Community Day at Zurich Zoo. As at-home support is often not covered by insurance, the Swiss Re Foundation’s donation is crucial to supporting families in crisis.

Back to childhood
Swiss Re employees in Bratislava spent their Community Day in August sharing the pleasures of a childhood summer with kids from a local foster home. Employees prepared fun activities for the group, including a celebrity guessing game and a new way to play tag.
At work in Switzerland

Swiss Re has a long tradition of supporting cultural initiatives, philanthropic organisations and risk-related research in Zurich. This reflects a commitment both to the city and to institutions that have helped Swiss Re develop in the course of its 150 year history. In this spirit, the Swiss Re Foundation supported a variety of initiatives in the Zurich region in 2015.

The Foundation’s current partnership with the ETH Zurich Foundation extends a collaboration that began in 2008. With our support, the ETH Risk Center has increased its research capacity, attracted new talent and fostered interdisciplinary collaboration. As one of the world’s largest reinsurers, Swiss Re has a keen interest in cultivating talent development and research in risk management.

In 2012, the Swiss government passed a bill for the promotion of research and innovation. Among other measures, the bill calls for the establishment of a Swiss Innovation Park at five locations around the country, including Zurich, to facilitate the translation of Switzerland’s top-notch research into innovative products and services. Together with a number of Swiss companies and industry associations, the Swiss Re Foundation provided initial funding for the Innovation Park.

In Zurich as elsewhere around the world, the Foundation strives to engage Swiss Re employees in its activities. In 2015, Zurich-based employees applied their talents in diverse settings, volunteering on a total of 34 Community Days for the benefit of children, the elderly and the natural environment. A favourite initiative, for which employees have worked more than 5,700 hours since our support began in 2012, takes volunteers to the Tamina Valley to help maintain a mountain forest that protects local villages from avalanches and mudslides.

Last but not least, we recently committed to support the Foundation St. Jakob in building a new centre for the retail stores and workshops where it offers employment opportunities for disabled people.

More information about our partners and projects can be found on pp. 28–31.
Resilient results

Some multiyear projects came to a close in 2015, having reached their main objectives. Our partners will carry on the good work.

 Ideas with impact
Our support of the Impact Hub Fellowship for Longer Lives, a collaboration with the start-up incubator Impact Hub and the insurer AXA, culminated in the launch of four promising start-ups that address challenges and tap opportunities presented by ageing societies, among them a venture in Mexico that engages senior citizens as both customers and employees. Chosen from 12 finalists in four countries, the Fellows received one year of start-up support consisting of seed funding, scholarship, workspace and coaching from subject matter experts.

 Solid foundations
Our project with the Global Earthquake Model (GEM) brought together seismologists, engineers, specialists on disaster resilience and earthquake experts from Swiss Re to quantify the physical and social vulnerabilities that earthquakes pose to key cities in South America. Local governments are using the resulting findings to revise their building codes and disaster risk management strategies and promote risk reduction measures for residential infrastructure. GEM plans to export this interdisciplinary approach to other earthquake-vulnerable regions.

 Children in charge
In our joint effort with Save the Children in Sichuan, China, hundreds of children and adults have received training in self-protection in the event of fire, flood or mudslide and helped develop a toolbox to raise their communities’ disaster risk awareness and preparedness. Despite geographical, language and education barriers and mine closures that added to local economic hardship, implementation of this child-centred approach proved so effective that it has already been adopted elsewhere in China.
Landslide success
In this project with the Foundation Vivamos Mejor, communities in one of Guatemala’s poorest regions increased their knowledge and experience to better prepare themselves for natural disasters, particularly landslides, and learned how to protect their forests in the long term. Over the course of the project, approximately 600 local residents received training in risk mitigation, first response and sustainable forest management. In addition, 180,000 seedlings were planted, and 1,000 hectares of forest were given over to sustainable cultivation.

A climate of change
Together with the Watershed Organisation Trust, we equipped 12,000 people in drought-prone, rain-fed regions of Maharashtra, India, to better cope with and adapt to impacts of climate change and variability. Through village development committees and women’s self-help groups, the targeted communities have gained a clearer understanding of the factors that contribute to water shortages and crop failure, taken measures to conserve their soil and water and learned more sustainable methods of crop planning and energy use.
ReSource Award
Winner 2015

The ReSource Award recognises leadership in the implementation of the principles of sustainability in water management in vulnerable communities. The 2015 winner, the last chosen before the award’s redesign and relaunch this year (see p. 16), is scaling up a proven model for promoting sustainable land use in Brazil.

Many consider the Pantanal region of Brazil to be the world’s largest freshwater wetland system. Offering a vast area for water purification, groundwater discharge and recharge, climate stabilization, water supply and flood abatement, it profoundly impacts the health and economy of communities in the Pantanal and surrounding regions.

Local deforestation and replacement of native vegetation with planted exotic pastures and crops in headwater basins have contributed to stream siltation and changes in hydrologic balance. This, in turn, has reduced water quality and quantity.

As winner of the 2015 ReSource Award, the Wildlife Conservation Society (WCS) will receive a total of CHF 150,000 to realise its plans to help protect and restore the ecological function of streams and native vegetation areas in the Pantanal. In particular, it will scale up a proven approach to promoting sustainable land use from individual properties to an entire rural municipality called Corguinho.

WCS is working with trusted municipal personnel and local partners from all segments of society to conduct municipal-scale watershed assessments and land use planning. It will also train capacity builders to promote sustainable land use practices, set up three model properties to demonstrate these practices and share the best approaches with neighbouring municipalities.

By preserving and rehabilitating native vegetation in headwater basins, sustainable land use will help mitigate the impacts of erosion and channel siltation and help reconnect fragmented stream sections and native vegetation reserves. Watersheds will be more resilient and communities better able to adapt to climate change as a result.

The ecological benefits of sustainable practices, notably higher water quality, water quantity and pasture-stocking capacity, will promote long-term economic health by boosting cattle production as well as the agricultural sector.

To ensure its model becomes self-sustaining, WCS is training municipal personnel to maintain a land-use planning database, promote sustainable practices and raise additional funds for operational continuity.

Submitted by:
Wildlife Conservation Society (WCS)
Region:
Pantanal, Brazil
Award Year:
2015
# Global and selected community partners

<table>
<thead>
<tr>
<th>Global and selected community partners</th>
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<tbody>
<tr>
<td><strong>Aiducation International</strong></td>
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<tr>
<td><em>Start up for success</em></td>
</tr>
<tr>
<td><em>Duration: 2015–2016</em></td>
</tr>
<tr>
<td><em>Country: Kenya</em></td>
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<tr>
<td><strong>Alzheimer’s Society</strong></td>
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<tr>
<td><em>Caring for carers and patients</em></td>
</tr>
<tr>
<td><em>Duration: 2015–2016</em></td>
</tr>
<tr>
<td><em>Country: United Kindom</em></td>
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<tr>
<td><strong>American Red Cross</strong></td>
</tr>
<tr>
<td><em>Fighting fires with words</em></td>
</tr>
<tr>
<td><em>Duration: 2013–2015</em></td>
</tr>
<tr>
<td><em>Country: United States</em></td>
</tr>
<tr>
<td><strong>Ashoka</strong></td>
</tr>
<tr>
<td><em>Better nutrition for better health</em></td>
</tr>
<tr>
<td><em>Duration: 2014–2017</em></td>
</tr>
<tr>
<td><em>Country: India</em></td>
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<tr>
<td><strong>Bergwald Project</strong></td>
</tr>
<tr>
<td><em>Protecting nature’s protectors</em></td>
</tr>
<tr>
<td><em>Duration: 2015</em></td>
</tr>
<tr>
<td><em>Country: Switzerland</em></td>
</tr>
<tr>
<td><strong>Build Change</strong></td>
</tr>
<tr>
<td><em>Making homes stronger and safer</em></td>
</tr>
<tr>
<td><em>Duration: 2015–2016</em></td>
</tr>
<tr>
<td><em>Country: Colombia</em></td>
</tr>
<tr>
<td><strong>Centre for Environmental Education and Communications</strong></td>
</tr>
<tr>
<td><em>Sustainability on the syllabus</em></td>
</tr>
<tr>
<td><em>Duration: 2015–2016</em></td>
</tr>
<tr>
<td><em>Country: China</em></td>
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</tbody>
</table>

**Kindergarten-University of Zurich**

*A head start in science*

*Duration: 2013–2015*

*Country: Switzerland*

**Children’s University of Zurich**

*Children’s University of Zurich*

*Duration: 2013–2015*

*Country: Switzerland*

**Dazin**

*Cleaner fuel for cleaner air*

*Duration: 2015–2017*

*Country: Bhutan*

**dr.consulta**

*Healthcare for the underserved*

*Duration: 2015–2016*

*Country: Brazil*

**Eos Entrepreneur Foundation**

*From cacao to chocolate*

*Duration: 2014–2017*

*Country: Colombia*

**ETH**

*Shantytowns redesigned*

*Duration: 2014–2017*

*Country: South Africa*

**ETH Zürich Foundation**

*Excellence in risk research*

*Duration: 2013–2017*

*Country: Switzerland*

**Excellence Foundation Zurich**

*Center for Development Economics*

*Duration: 2015–2019*

*Country: Switzerland*
<table>
<thead>
<tr>
<th><strong>Family Services of West</strong></th>
<th><strong>Impact Hub</strong></th>
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</thead>
<tbody>
<tr>
<td>Support across generations</td>
<td>Solutions for longer lives</td>
</tr>
<tr>
<td>Country: United States</td>
<td>Countries: Italy, Mexico, Spain, United Kingdom</td>
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<tr>
<th><strong>Fundacion Natura Bolivia</strong></th>
<th><strong>Institute of Palliative Medicine</strong></th>
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<tbody>
<tr>
<td>A win-win for watersheds</td>
<td>Easing the end of life</td>
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<tr>
<td>Countries: Bolivia, Colombia, Ecuador, Peru</td>
<td>Country: India</td>
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<thead>
<tr>
<th><strong>Global Earthquake Model Foundation</strong></th>
<th><strong>International Committee of the Red Cross</strong></th>
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<tbody>
<tr>
<td>Understanding earthquakes</td>
<td>The future of risk</td>
</tr>
<tr>
<td>Countries: Argentina, Bolivia, Chile, Colombia, Ecuador, Peru, Venezuela</td>
<td>Country: Switzerland</td>
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<tr>
<th><strong>Habitat for Humanity</strong></th>
<th><strong>Kennerer Foods International (KFI)</strong></th>
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<tbody>
<tr>
<td>Safe water from the sky</td>
<td>Farming smarter</td>
</tr>
<tr>
<td>Country: Brazil</td>
<td>Country: Philippines</td>
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<tr>
<th><strong>Harvard School of Public Health</strong></th>
<th><strong>kispex Kinder-Spitex Kt.Zürich</strong></th>
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<tbody>
<tr>
<td>Trends in heart health</td>
<td>At-home care for young patients</td>
</tr>
<tr>
<td>Country: China</td>
<td>Country: Switzerland</td>
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<th><strong>HELVETAS Swiss Intercoperation</strong></th>
<th><strong>Kounkuey Design Initiative (KDI)</strong></th>
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<tr>
<td>Farming despite frost</td>
<td>Before the flood</td>
</tr>
<tr>
<td>Country: Peru</td>
<td>Country: Kenya</td>
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<tr>
<th><strong>Honey Care Africa</strong></th>
<th><strong>Kunsthaus</strong></th>
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</thead>
<tbody>
<tr>
<td>Hives of economic activity</td>
<td>Good citizenship in Zurich</td>
</tr>
<tr>
<td>Country: Kenya</td>
<td>Country: Switzerland</td>
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<tr>
<th><strong>Human Rights Watch</strong></th>
<th><strong>The Swiss Re Foundation in 2015</strong></th>
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<tbody>
<tr>
<td>The fight for human rights</td>
<td>29</td>
</tr>
<tr>
<td>Country: Global</td>
<td></td>
</tr>
</tbody>
</table>

★ Concluded project
Partners & Projects / Overview 2015

LGT Venture Philanthropy
Partnership for social impact
Duration: 2014–2017
Country: Switzerland

Light for the World
★ Improving vision
Duration: 2013–2015
Country: India

Local Initiatives for Biodiversity, Research and Development (LI-BIRD) (ReSource Award Winner 2014)
Making water protection pay
Duration: 2014–2017
Country: Nepal

Medical Network EMN
Empowering patients
Duration: 2015–2017
Country: Europe

M-KOPA Solar
Solar-powered data gathering
Country: Kenya

Oxfam America
Protection from drought
Duration: 2012–2016
Country: Ethiopia

REDOG
Turning dogs into heroes
Duration: 2012–2016
Country: Japan

reStart
★ Help for homeless kids
Duration: 2015
Country: United States

Save the Children
★ Keeping kids safe from disaster
Duration: 2012–2015
Country: China

★ Emergency earthquake aid
Duration: 2015
Country: Nepal

★ Emergency aid for children
Duration: 2015
Country: Syria

Stiftung Chance
★ Art as medicine for kids
Duration: 2013–2015
Country: Switzerland

Stiftung Swiss Innovation Park
Hub for innovation
Duration: 2014–2018
Country: Switzerland

SUGRUVI (Sustainable Growth for Rural Venture, Inc.)
★ Bringing the factory to the farmer
Duration: 2014–2015
Country: Philippines

★ Concluded project
<table>
<thead>
<tr>
<th>Swiss Red Cross</th>
<th>Watershed Organisation Trust (WOTR)</th>
</tr>
</thead>
</table>
| Facing down disaster  
Duration: 2013–2015  
Country: El Salvador | Building resilience to climate change  
Duration: 2012–2015  
Country: India |
| Public safety without borders  
Duration: 2013–2015  
Country: South Caucasus | |
| A brighter future for orphans  
Duration: 2013–2015  
Country: Swaziland | |
| Bracing for nature’s worst  
Duration: 2014–2019  
Country: El Salvador, Haiti, Honduras | |
| Emergency earthquake aid  
Duration: 2015  
Country: Nepal | |

| University of Zurich  
Department of Banking and Finance | Wildlife Conservation Society (WCS) |
|----------------|-----------------------------------|
| Bridging finance theory and insurance practice  
Duration: 2013–2015  
Country: Switzerland | Sustainable lake management  
Duration: 2015–2017  
Country: Brazil |

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<tr>
<th>Vivamos Mejor</th>
<th>x-runner</th>
</tr>
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</table>
| Resilience at high altitude  
Duration: 2012–2015  
Country: Guatemala | Sanitation as a social business  
Duration: 2013–2015  
Country: Peru |

<table>
<thead>
<tr>
<th>Vodafone Foundation</th>
<th>Water.org</th>
</tr>
</thead>
</table>
| Healthy mothers and babies  
Duration: 2013–2015  
Country: Tanzania | Safe water through microfinance  
Duration: 2014–2018  
Country: India |

★ Concluded project
A hands-on approach to building resilience

Like Swiss Re, the Foundation is rooted in Switzerland and engaged around the world. We take a global view of problems that stand in the way of resilience and keep our focus on pragmatic solutions.

1 Walter B. Kielholz, Chairman, Board of Trustees
2 Jean-Jacques Henchoz, Trustee
3 Michel M. Lies, Vice Chairman, Board of Trustees
4 Thomas Wellauer, Trustee
5 Fritz Gutbrodt, Trustee
6 Angela Marti, Managing Director, Swiss Re Foundation
“Through a combination of applied and basic science and public and private networks, we have made governments and the general public not only more aware of seismic risks but also more prepared to take action. This multifaceted approach was made possible by the Swiss Re Foundation’s support.”

Anselm Smolka
Secretary General of the Global Earthquake Model Foundation

The Foundation is governed by a five-member Board of Trustees. In addition to setting our strategic direction, the Board meets four times a year to be briefed by the Managing Director on the Foundation’s latest activities and related trends and developments, to offer guidance and to take decisions on governance topics and grant requests. Individual members sometimes visit our projects on site as well.

A small team in Zurich handles the day-to-day management of the Foundation, with support on community matters from colleagues in the respective regions. The Foundation also benefits from the contributions of Swiss Re experts in fields relevant to our projects.

In light of the Foundation’s origins in Swiss Re, it has been natural to strengthen our support for entrepreneurial initiatives that stand to benefit from our expertise as an international business. Our involvement in social entrepreneurship also gives Swiss Re employees an opportunity to share their know-how and so to complement the skills of the Foundation’s partners.

From our founding in 2012, the Board has keenly followed the development of the projects and initiatives that the Foundation supports. At every meeting, the Board reviews a progress report from one project in detail. Often partners are invited to present their achievements in person.

At its meeting in September, the Board invited the Global Earthquake Model Foundation (GEM) to present findings from its collaboration with the Swiss Re Foundation to increase earthquake resilience in Lima, Peru, and Quito, Ecuador, through enhanced public risk understanding and awareness. By harmonising data and tools, assessing social as well as physical vulnerability and engaging communities and institutions directly, this project has laid the groundwork for stabilising living conditions and reducing risk in South America and around the world.

The Swiss Re Foundation team
(from left to right):
Sandra Weinstock, Olivier Kaeser, Angela Marti, Carolina Hess, Tine Justesen
Key figures for 2015

Global programmes

<table>
<thead>
<tr>
<th>Region</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Africa</td>
<td>17</td>
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<tr>
<td>Asia</td>
<td>15</td>
</tr>
<tr>
<td>Americas</td>
<td>13</td>
</tr>
<tr>
<td>Europe</td>
<td>8</td>
</tr>
<tr>
<td>Worldwide</td>
<td>3</td>
</tr>
</tbody>
</table>

Direct beneficiaries

648 000

Indirect beneficiaries

1 426 000

Commitments in CHF

7 894 000

Key Figures for 2015
## Community programmes

<p>| | |</p>
<table>
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<tr>
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<tbody>
<tr>
<td><strong>2,789</strong> Swiss Re volunteers</td>
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<tr>
<td><strong>16,108</strong> Volunteering hours</td>
<td></td>
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<tr>
<td><strong>1,510,000</strong> Commitments in CHF</td>
<td></td>
</tr>
<tr>
<td><strong>276,800</strong> Employee donations in CHF</td>
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About 2.5 billion people worldwide lack access to safe sanitation.
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Title:
The Swiss Re Foundation in 2015

Seeds of resilience

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Build Change, p. 11, p. 21 bottom left
dr.consulta, p. 12, p. 21 top right
MKOPA Solar, p. 13
Ashoka, p. 14
SUGRU, p. 15 top
Eos Entrepreneur Foundation, p. 15 bottom
Sanergy, p. 17 left
F3 Life, p. 17 middle
MSABI, p. 17 right
Patrick Schellenberg, x-runner, p. 18
x-runner, p. 18, pp. 34/35, pp. 36/37
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Ravichandran Sandresekaram, Swiss Re, p. 23
Save the Children, p. 24 bottom

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This report is printed on sustainably produced paper and climate neutral. The wood used comes from forests certified to 100% by the Forest Stewardship Council (FSC).
Social businesses typically build close ties with the communities they serve, like these employees of waterless sanitation provider x-runner.