

2024

Impact Report

Enriching communities together



A year of change

Dear all ZCT advocates, charity partners, and loyal supporters,

I am absolutely delighted to introduce myself as the new acting Head of ZCT. I officially assumed the role on Monday, 10 February, and I will be covering for Laurie Deans during her maternity leave.

As you read through this report, you will see the incredible achievements of our team, alongside our charity partners and employee supporters. These accomplishments are truly inspiring, and a perfect foundation for us to build on throughout this year.

At the beginning of 2024, it was time to bid a fond farewell to an outstanding leader and ZCT advocate, Steve Grimmett, as his five years as Head of ZCT came to an end. After 31 years with Zurich UK, including 24 with Zurich Community Trust, we are immensely grateful to Steve for his wealth of knowledge and inspiring leadership, especially over the past five years as Head of ZCT.

Under Steve's leadership, the team has been committed to deepening partnerships and extending

ZCT's support beyond initial grant funding. This approach, known as our More Than Money programme, has been hugely successful and a welcomed addition to our partnership community. Following Steve's departure, Laurie joined the team as his successor. She quickly shifted the team's focus to developing ZCT's new five-year strategy. Working closely with the team and our Board of Trustees, I am excited to announce that we have collectively agreed on a brand-new purpose statement that perfectly encapsulates our new five-year vision.

'Enriching communities together'

I am beyond thrilled to be leading the team through such an exciting and pivotal chapter and sharing more of our five-year vision in the future.

In the meantime, please enjoy reading our 2024 Impact Report.

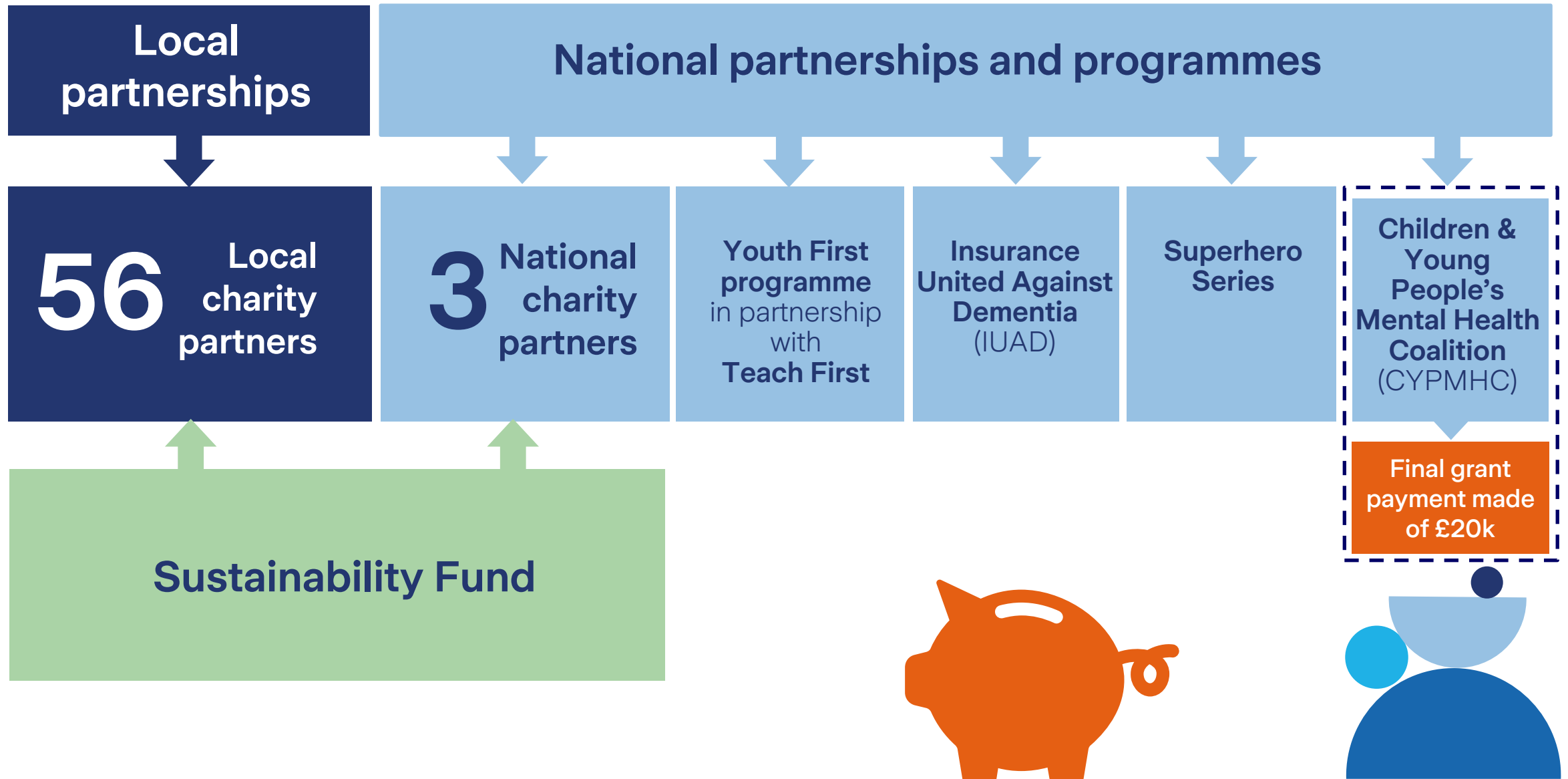
Samantha Owen
Head of Zurich Community Trust (Interim)



Our support in 2024

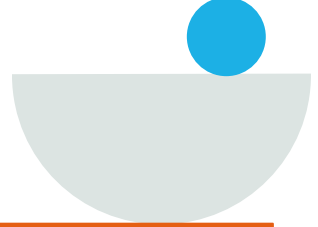


An overview of all current ZCT partnerships & programmes





Our community support in 2024



288,477
people benefited

from the support provided through our partnerships and programmes

168,783

lives touched

42,881

lives improved

31,284

lives transformed

Our community support in 2024 cont'd

**£2.04
million**

awarded to causes all
across the UK

**£190
thousand**

raised through
fundraising

19,505

volunteering
hours donated by
employees

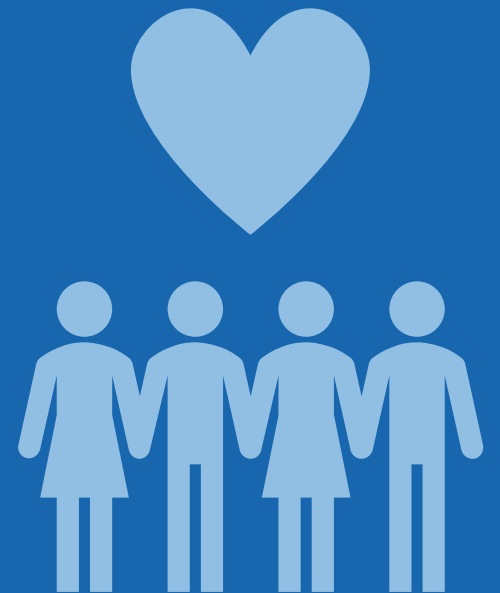
234

organisations
supported through our
partnerships and
programmes



Employee support

The impact we make would never be possible without our amazing Zurich UK employee supporters. In 2024 they continued to show unwavering commitment to our charity partners and local communities through engagement with our opportunities and programmes.



Volunteering

2024 was a fantastic year for volunteering – with the number of hours volunteered by Zurich UK colleagues reaching nearly **20,000** hours.

352

Challenge volunteering projects

142

Superheroes Tri event.
Winter Wonder wheels &
'At Home' volunteers

26

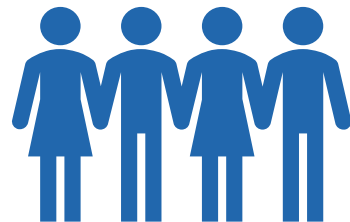
Skillshares

44

Telephone Befrienders

34

Volunteers through the
'Coach a Teacher' programme



Both our Summer and Festive Challenge programmes were a massive success and continue to be a firm favourite with employees.

192

organisations supported through our 'Summer Challenge' programme

160

organisations supported through our 'Festive Challenge' programme

Volunteering

What our Challenge programme means to local charities...



A huge thank you to the employees who donated gifts and food, and to the team of volunteers who supported our CYP Christmas party and made it a great success.

Your generosity has given our young people a much-needed boost of positivity at a very challenging time. Knowing that their community wants to help and support them means so much.



On behalf of Nyland School, I would like to extend my deepest gratitude to your team of challenge volunteers for their incredible work. They've transformed what was once a barren piece of land, into a vibrant, multi-sensory learning space. Their time, energy, and dedication have created a truly magical environment that will have a lasting impact on all who use it.




What was once an empty and unused space is now a living, breathing area where children, and community members alike, can explore their senses, and engage in hands-on learning experiences. The vision and creativity your team brought to this project were nothing short of inspiring. The result is a space that encourages discovery, imagination, and joy. I just wish you were able hear the 'wows' from pupils and staff when they first saw the space.

National support



National charity partnerships

Our three National Charity Partnerships, voted for by Zurich employees officially started on **1 July 2022**, each receiving £150,000 per annum for two years. Following a review in 2024, all three partnerships were extended for a further two years with annual grants of £135,000.

	2022 First grant payment	2023 Second grant payment	Additional cost of living support	2024 First extension grant payment	Total funding so far
	£150,000	£150,000	£15,000	£135,000	£450,000
 DementiaUK	£150,000	£150,000	£15,000	£135,000	£450,000
	£150,000	£150,000	£15,000	£135,000	£450,000

National charity partner, Barnardo's

**£135,000
grant award**



**Changing childhoods.
Changing lives.**

Our funding directly supports the Barnardo's Education Community (BEC). Since the launch of the BEC, there has been **100,882** visits to the BEC site.

During 2024, the BEC provided **1,854** training opportunities for educators, through live training, pre-recorded training, CPD accredited courses and podcasts. **829** participants attended live training delivered by, or with the support of, BEC.

Also, the BEC podcast series and CPD videos have been accessed by **332** listeners and viewers during this time.

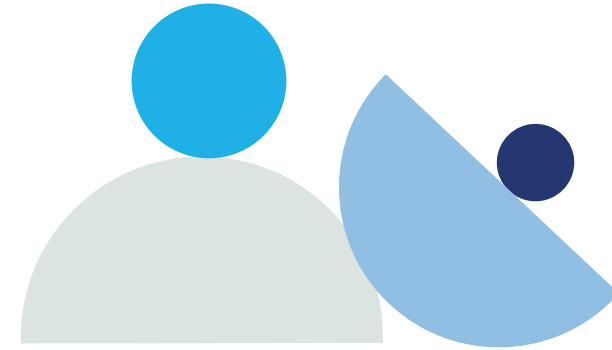
2024

BEC provided
1,854
training opportunities

BEC received
100,882
site visits

829
Participants attended live training
delivered by the BEC

332
listeners accessed podcasts
recorded by the BEC



National charity partner, Dementia UK

**£135,000
grant award**

In 2024, our annual grant payment to Dementia UK brought our total grant funding to **£450,000** since 2022.

With this support, Dementia UK have continued to grow their Virtual Clinics Service to help broaden their reach.

Our funding has also enabled Dementia UK to support 67 hours of resource per week as well as cover the costs of the management of their booking system.

Reach

Throughout 2024 there were 4,435 appointments made through the virtual clinics, with ZCT funding 83% of these.



3,692

Clinic appointments
funded by ZCT

£450,000

Total grant funding awarded
since 2021

6,096

people including carers were
supported through ZCT funding

67 Hours per week
extra resource

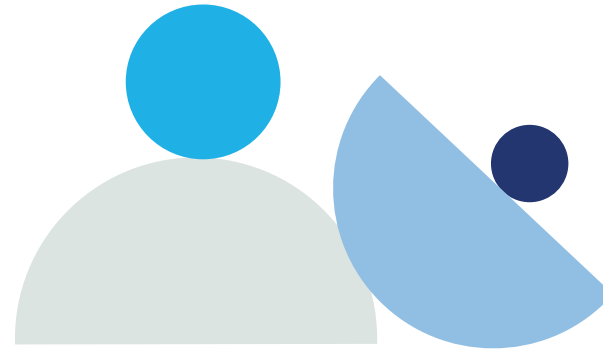
2024

National charity partner, Magic Breakfast

**£135,000
grant award**

In 2024, our funding provided **434,989** breakfasts to schools that ZCT supports, with **2,381** children directly benefitting. The till donations initiative set up at the London, Whiteley and Swindon offices in partnership with Baxter Storey, totalled **£782.76** in donations, resulting in us providing an additional **2,796** breakfasts.

ZCT introduced the Zurich Municipal Customer Experience Team to Magic Breakfast in 2024 and as a result, ZM set up a customer survey whereby a breakfast was donated for each survey completed.



**magic
breakfast**
fuel for learning

This had to be completely independent of ZCT's work due to business benefits and a separate contract was set up. However, ZCT have continued to work collaboratively to support their success. This initiative has been very successful and ZM are planning to expand this idea.

2024

434,989

Breakfasts provided

2,381

Children supported

2,796

Additional breakfasts funded through a collaborative initiative with Baxter Storey

**'Donate a magic
breakfast'**

Initiative launched

National charity partner, Magic Breakfast cont'd

magic breakfast fuel for learning

ZCT's Advocacy

Our funding also supports Magic Breakfast's long-term programme, 'Making the Case for Change'.

This includes policy work, educating law makers on the issue, proposing long-term solutions and ensuring Magic Breakfast's Youth Campaigners, who have lived experience of food poverty, remain at the heart of the organisation's thinking.

2024



“

Our partnership with the Zurich Community Trust continues to go from strength to strength. With 1 in 5 children being at risk of being too hungry to learn, generous grant support has helped us tackle the devastating and widespread issue of hunger in the classroom.

Zurich staff have gone the extra mile by supporting with additional fundraising.

Zurich's 'more than money' approach to partnering has also provided access to a host of training and development opportunities for our staff.

Lindsey MacDonald
CEO, Magic Breakfast

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Youth First Programme

£200,000
grant award

Our Youth First education programme is managed through our partnership with Teach First.

2024 saw ZCT enter in to the first year of our two year partnership extension with Teach First, with an agreed annual grant of **£200,000** awarded. This brings ZCT's total grant funding to **£800,000** since the start of our partnership in 2021.



Programme Impact

Between the academic years 2023/2024 and 2024/2025, employee volunteers have supported **12 schools** across the UK.

Through our Youth First programme our volunteers have reached **1,310** pupils and **34** Zurich employees have been matched with teachers to provide coaching during the year.



£800,000

Total grant funding
awarded since 2021

1,310

pupils directly reached

12

Schools
supported

34

Teacher coaching
volunteers

2024



*"Skills for my future have
made me more confident".*



*"I now know how to answer hard
questions and what a
competency is".*

Insurance United Against Dementia



£25,000
grant award

2024 saw ZCT and ZZF together making more impact to dementia research. ZZF supported on IUAD's "Insurance Day for Dementia" with a £100,000 matching pot plus £5,000 to encourage advocacy.

ZCT's funding of **£25,000** in 2024 was used to directly support research into Dementia blood bio-markers. In addition, ZCT explored various "More than Money" support options. The IUAD community helps provide vital support to those living with dementia, plus crucial research that gives hope for future generations.

IUAD's target is to raise £10 million, and thanks to the support the IUAD campaign are expecting to achieve this target in Q1 2025. Following this the campaign will move onto a second phase to increase funding and advocacy

This funding has already played a major role in recent groundbreaking research around blood bio markers. As a result, Alzheimer's Society and Alzheimer's Research UK NIHR (National Institute for Health and Care Research) recently announced an important step forward in a better future for dementia diagnosis.

At the moment, only 2% of people with dementia get the specialised tests needed to confirm if they'd be eligible for new treatments. With further research and testing, certain blood tests could be a huge game changer.

This will be pivotal to the success of reducing the number of people living with dementia and preventing future generations from being impacted by this devastating disease to the same extent as today's generations.



Superhero Series

£18,000
grant award



The Superhero Series is the UK's one & only disability sports series for the Everyday Superhero! Their mission is simple: to create fun, full-throttle, mass-participation sports events where people with disabilities – aka Everyday Superheroes – call the shots & don't have to worry about cut-off times or equipment restrictions.

2024 was another successful year for in-person volunteer engagement with 13 charities also signing up to get involved

14 Zurich & ZCT volunteers attended the Superhero Tri summer event at Dorney Lake. ZCT provided a free return coach for volunteers and charity partners from Swindon. ZCT also provided a drink stall where thirsty attendees could get free squash.

Local charity, The Swindon BATS, also joined us to man a mobile skittle alley. Attendees were given an opportunity to try, for free, bowling for the visually impaired.



13
charities got involved

20
Employee volunteers
attended the two events

122
Zurich 'at home' volunteers

2024

Superhero Series cont'd

Between the summer and winter virtual steps challenges, **122** Zurich 'At Home' volunteers took part. This is likely to be much higher as employees were eager to involve their family, friends, and other colleagues.



At the Winter Wonder wheels event in December, we served up over 400 free hot chocolates at our drinks stall – a firm favourite with participants and their family and friends. Six Zurich / ZCT volunteers attended.

“On behalf of everyone at The Growing Zone Kippax, we would like to say we had an absolutely fab time with our Superhero presentations in the schools last week.

We have had a couple of very emotional days, seeing the children, who were never expected to get better, be so excited and the tears of joy and happiness from their families. You guys put a lot of smiles on a lot of faces and create memories for so many.

Memories which in some cases, our families have only ever dreamed of.”

June Perkin BEM
The Growing Zone Group

Sustainability Fund

£100,000

Our Sustainability Fund launched in 2023 and quickly became popular with our partners. In 2024, **12** charity partners that applied the opportunity to access further funding which enabled them to put measures in place to support their own sustainability strategies and ensure their services remain or became more sustainable.

2024 was also a memorable year for the Diversity, Equity, Inclusion and Belonging (DEIB) & Sustainability Network which grew to fifty partner members. The network meets quarterly to discuss topical issues, and to benefit from some great external speakers. In 2024, we welcomed speakers such as Ian McLintock from the [Charity Excellence Framework](#) on the benefits of [AI for Charities](#), Laura Aldridge from Statistics for Society, on their pro bono work supporting [charities](#), Sandra Coulter from [Silverline Memories](#) on the importance of succession planning, Paul from [Boomerang Cardiff](#) on their sustainability project "Templar Parc" and how they are utilising their funds and Imo from [Ovarian Cancer](#) on how their funds enabled them to fully engage with their community and put beneficiaries at the heart of their work.



Local support



Local support

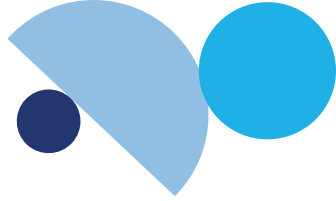
Our third year of partnership

56

Our 56 local charity partners across the UK received their third-year funding.



Our local partners



Belfast



Birmingham



Brighton



Bristol



Bristol Dementia
Action Alliance

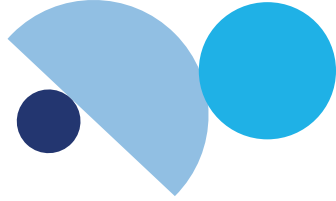


Caring in Bristol

Cardiff



Our local partners



Cheltenham



Chichester



St Wilfrid's Hospice
Making a difference to local lives

Chipping Norton



**KATHARINE
HOUSE
HOSPICE**



Croydon



Farnborough



**THE ORCHARD
DEMENTIA CENTRE**



STEP BY STEP
Young People. Hard Times. Bright Futures.

Our local partners



Glasgow



Leeds



London



Manchester



Newcastle



Our local partners



Swindon



Swindon Domestic Abuse Support Service



Whiteley



More than money support



Our More than Money programme

Our partnership support extends far beyond grant payments.

Our #MoreThanMoney approach offers our charity partners the opportunity to expand on their knowledge and skills through a series of other valuable resources. They are also given the opportunity to join other partners as a member of our Sustainability and DEIB Network, or ZCT Partnership Forum.

Our partnership programme includes free membership to the National Council for Voluntary Organisations, free apprenticeship places funded via the Zurich UK business Apprenticeship Levy, bespoke webinars facilitated by Zurich UK employee volunteers willing to share their knowledge and skills and so much more!

We're passionate about helping to equip our partners with as many tools as possible to enable them to sustain their existing levels of service and/or improve and develop their services even further. To support this, in 2024 we launched a new online tool called the ZCT Partnership Resource Hub, exclusively for our charity partners to access 24/7. To compliment the online hub, we also launched our partnership newsletter, delivering our latest updates and opportunities directly to our partners' inbox.



Apprenticeship success!

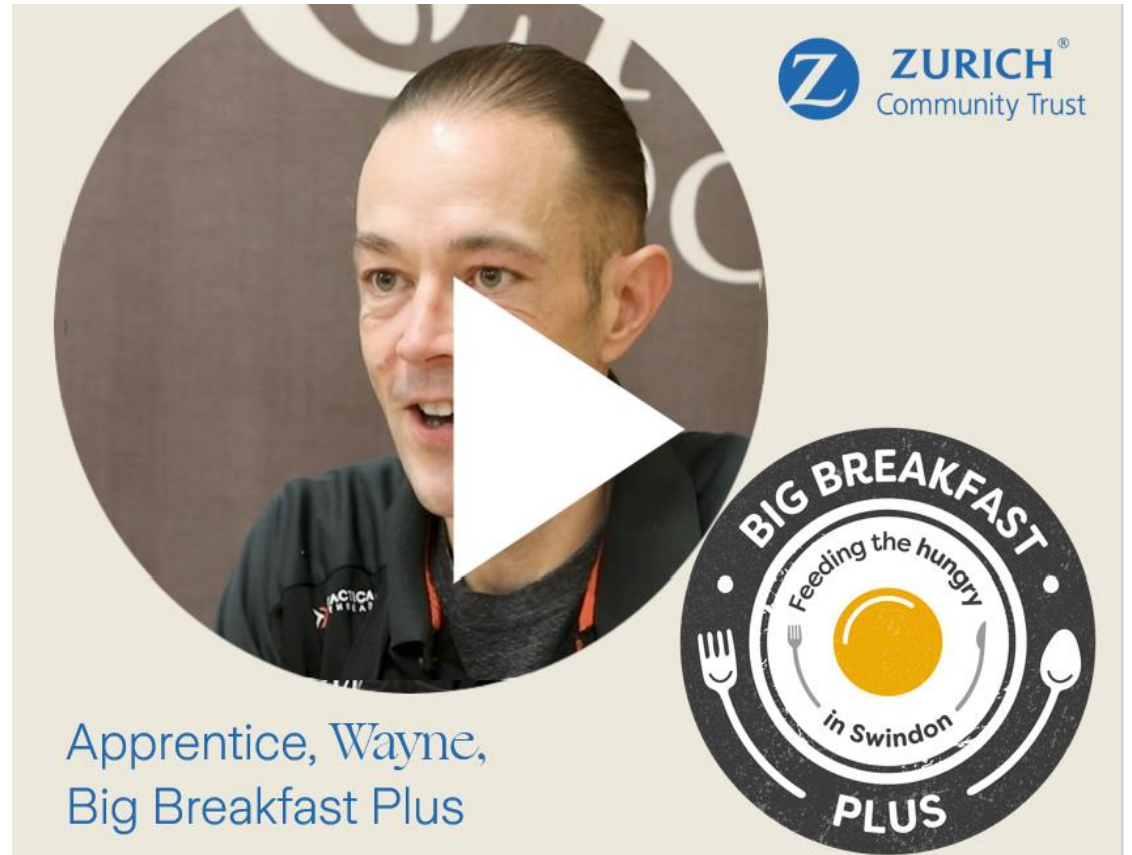
As part of our [#MoreThanMoney](#) partnership offering, our charity partners have the opportunity to access free apprenticeships.

This is achieved by Zurich Insurance UK donating a proportion of its Apprenticeship Levy, managed by [Corndel](#), to our charity partners to further support growth, development and sustainability.

Our impact since launch in 2021

- **23** apprenticeships entered year two in 2024
- **14** new apprenticeships signed up in 2024 with 8 at level 7
- Overall apprenticeship impact value reached **£174,000**

Wayne, from local partner, [Big Breakfast Plus in Swindon](#), is a perfect example of how this can be of personal benefit as well as supporting the charity.



What our ‘More than money’ offering means to our partners



We're so grateful for your support to people affected by dementia. Through working closely with Volunteer and Partnership Manager, Lisa Walsh and senior members of the Trust, we've seen great progress – encouraging vital awareness and further support. You've delivered crucial front-line support, providing help today.

Further to your funding, your generosity shines through. Thank you so much for your time and advocacy. Through raising awareness, volunteering and supporting social events, you've provided much-needed connection and companionship to families affected by dementia. Last year, the Summer Party, created from the Zurich Challenge programme, had great impact on those living with dementia and carers, as well as raising vital awareness.

Michael Thelwall
Alzheimer's Society





**KATHARINE
HOUSE
HOSPICE**

I just wanted to send you a quick message to say thank you! A few of my team (including me) have signed up for the DSC training, and it is so valuable to us. Two of my managers will be attending the Women in Leadership conference which they're really excited about, and the truth is that we would struggle to afford this kind of training. So the support from ZCT (of which this is just one small element) really does make such a difference to us.

Stephanie Lawless (she/her)
Head of Fundraising, Katherine House Hospice.

We very much appreciate our relationship. Zurich has helped to foster a wonderful connection, not only between our two organisations but also wider organisations. The various events, forums, and projects that Zurich holds has allowed us to continue to build our relationships with partners and other organisations in our community so that we are able to provide more holistic support to those who need it.

Dr Caral Brown
Swindon and Glos MIND

 **mind**
Swindon and
Gloucestershire

“

We are incredibly grateful to our longest standing partner, Zurich Community Trust, for their commitment as part of their More than Money programme.

This has enabled Dementia UK to benefit from a variety of valuable learning and development opportunities this year, from webinars, coaching and conferences, to apprenticeships and sharing best practice amongst other charities.

Our partnership is helping Dementia UK and our people to grow and flourish, thereby contributing to our mission of ensuring life-changing support is there for everyone affected by dementia.

Dr Hilda Hayo
Chief Admiral Nurse and CEO



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Excellent, in a word, not just the grant but the wider support through meetings, grant alerts like the winding down of the Albert Hunt Trust, etc. And last, but not least, the wonderful ZCT Summer and Christmas challenges that resulted in Zurich staff volunteering at CACFO to make a huge difference to the lives of our elders. ZCT has been a God-send to CACFO.

**Callton Young
CACFO**

The partnership and the funding from ZCT has provided long-term sustainability to one of the high demand services of our organisation - the Advice & Advocacy service. The 'more than money' support has been most beneficial and supportive to the staff personal development, training and improved skills and knowledge and we continue to benefit as an organisation from the various webinars, training courses provided by ZCT. The easy access to the grant manager & support we receive makes the grant management seamless and we feel confident in approaching ZCT with any queries or support.



**Menaka Kodur
Women Connect First**



Giving hope to grieving children

A multi-year grant has empowered us to plan, test, & invest in a capacity-building project, significantly enhancing our long-term impact and sustainability. We have been able to pilot volunteering roles that have long been an ambition for Winston's Wish. This volunteering programme is now extending support to grieving children and young people not just in Gloucestershire, but throughout the UK. A True Partnership; The support and regular contact with the ZCT team have been outstanding. They are always ready to provide invaluable advice and guidance, making this partnership truly exceptional.

Louisa Hancox
Winston's Wish





ZCT is, and remains, a significant partner of We Are Survivors, and will remain significant throughout our life. Thank you for checking in with us, providing us with skills, and for joining us on our first ever pride!!!! You are amazing.

Duncan Craig
We are Survivors

**[WE ARE
SURVIVORS.]**



We are grateful for Zurich Community Trust's fantastic support of FoodCycle Southampton. The financial support has enabled us to establish a completely new community meal in Southampton, engaging thousands of local people. The additional webinars and training resources have also been immensely helpful for our team. Our staff and volunteer members have benefitted from the free NCVO training sessions which our own training budget couldn't have covered.

The support from Lisa, Jane and the Zurich team has been brilliant, and it's been great to explore how we can further engage Zurich staff at the Whiteley offices.

Jess Phillimore
Foodcycle



We are very grateful for your support - especially the training offers, through ZCT but also the funded opportunities from NCVO. This means that our organisation is building capabilities and capacity across the charity - not just working on the funded project. We appreciated the opportunity to secure funds to make our charity more sustainable and the networks that our staff have worked alongside (eg sustainability). We love giving talks to Zurich employees and this gives us the chance to reflect on distance travelled. We have been a ZCT partner charity for long enough to trust you. You understand our challenges and have really helped us through some tough times. Thank you!

Victoria Clare
Ovacome



We have found the partnership to be invaluable. Not only the financial support that has made such a difference to the security / sustainability of the service and helped us to meet increasing demand, but it has also provided so many supportive resources/training opportunities and the bonus of being recipients of two 'challenges'. We really do appreciate this and think it works very well, so please keep doing what you've been doing as it's great.

Susan Jones
4winds



We love working with the team at Zurich. You go above and beyond to support Step by Step, it's more than the monetary donation, it's the advice, support, training, volunteering and much more besides.

Fundraising and securing statutory income is harder than ever, we are so grateful to Zurich for their continued support of Step by StepStep.

Katy Day-Jones
Step by Step Fareham



We have benefitted greatly from the variety of resources available to charity partners. We have utilised training opportunities, attended webinars, and have two managers currently participating in the Corndel Leadership and Management Programme.

We also have staff attending NCVO training courses. We have utilised the offer of using your Birmingham offices on several occasions and we are always shown kindness and great hospitality by the staff in attendance. On one occasion a few of our volunteers were present at an information and appreciation event. We also received positive feedback from our older volunteers who were amazed at the building and its modern facilities! We have a great relationship with Ben and Jane and always look forward to our regular catch ups.

Karen Yates
Age UK Birmingham



To learn more about the impact we make, together with our supporters and partners, simply scan the QR code below to follow our social channels.

