

50 years of *creating impact*

Our Impact Report 2023

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Haluwa and two other women from her community carry recently harvested maize from their communal farm in Makere village in Kenya's Tana River County.
Photo credit: Lisa Murray/Kerry Group/Concern Worldwide

It's the people who matter most

Message from Gary Shaughnessy, Chair of the Z Zurich Foundation

In a world facing extraordinary challenges, it can be hard not to lose hope.

The past year has certainly been a trying time for people and communities across the globe. Increasing climate volatility, worsening mental health worldwide, along with deteriorating inclusion and tolerance and the surge in people affected by humanitarian crisis casts a grim backdrop.

Nevertheless, the decisions and actions we take today can create brighter, more hopeful futures for those in greatest need and make a difference that is even more meaningful and necessary.

In 2023 we recognized Z Zurich Foundation's (the Foundation's) 50th anniversary. The impact we now have on millions of people across the world reflects the commitment and leadership of many inspirational individuals throughout our history. Our people and our partners have refused to be daunted by the many challenges of the past half century, finding solutions and sharing them to make them relevant to different countries, cultures and communities.

For 50 years, our work has always been about people. Behind the impact numbers are individual stories of resilience and hope. These stories inspire and remind us of our power to make a difference, one life at a time.

Last year also marked the 10-year milestone for the Zurich Flood Resilience Alliance, using the partners' different skills and experiences to support communities in being resilient and more independent. Increasingly we are engaging with governments who recognize the value of this work and we are extending this successful model from flood to heat waves and wildfires.

A highlight for me last year was when the Foundation recognized and celebrated the exceptional efforts of 50 Zurich Insurance Group (Zurich) employees worldwide, honoring them as Community Heroes for their outstanding activism. Their energy, compassion and commitment to helping others have transformed communities across the globe.

In 2023 we intensified our efforts to scale solutions and bring about systemic, transformative change that goes beyond funding and can last a lifetime. Our world remains a source of wonder, with new technologies allowing us to connect more easily and open up life-changing opportunities. But it is also vulnerable, reflecting the power of nature, the uncertainty we face, and the difference in opportunities based on where we were born, our gender or our background.

However, thanks to the insights and actions of so many partners and our people, we now also have the capacity to make an even more profound impact.

As we have grown, so has our opportunity to help more, to influence more and to share more.

As ever, we are incredibly grateful to Zurich, its employees, and the charitable organizations that we work with. Together, we can help build a future with increased resilience and earlier action to create greater independence and opportunity across all of society.

Thank you for your help, drive and commitment at a time when both our impact and the need have never been greater.



Off we go

Message from Gregory Renand, Head of the Z Zurich Foundation

2023 marks the Foundation's 50th Anniversary. It also marks a **record-breaking year** of impact on all fronts. Indeed, we have made significant strides in positively impacting the lives of individuals, **with 5.9 million people** benefiting from our different initiatives in 2023.

Over the last four years, we have created positive impact for, at least, an impressive total of **15.6 million individuals**, surpassing our initial aim of reaching 11 million people.

Behind these numbers lie resilient individuals, such as **Tetiana, Manuel, Dhapu, Sriya, Mahmoud** who are determined to overcome the obstacles that life throws at them. They are driven to create a better life not only for themselves but also for their families. Their unwavering commitment to seize the opportunities that this world has to offer is truly inspiring. Their tenacity and perseverance exemplify authentic leadership. You can discover some of these incredible stories of resilience and determination through our Impact Report 2023 or on our website and social media channels. It is their spirit that fuels the pride and dedication of the Foundation Management Team as we work together to serve and support these individuals alongside like-minded organizations and Zurich.

Zurich employees have further stepped up their activism spirit and willingness to support those who need it the most. In fact, in 2023, Zurich employees' community support reached unprecedented levels, recording **more than 146,000 hours of volunteering**, up nearly 20 percent compared with 2022, and **raising CHF 4.8 million** (including matching from the Z Zurich Foundation) to help causes worldwide.

As we envision the world a decade from now, it becomes evident that we will encounter a host of challenges and will need innovative solutions to address them.

The societal needs within each of our four strategic pillars has already significantly increased and we are determined to confront these challenges head-on and further increase our response through our **new long-term strategy *Mission 2035***.

Mission 2035 serves as our blueprint for navigating the coming decade and making a meaningful difference in the lives of tens of millions of people, **with an initial 25 million at least positively impacted by the end of 2027**. We are further growing the Z Zurich Foundation as a powerful engine for human impact, actively building stronger foundations and relationships with our charitable partners, without whom our efforts would simply be useless.

By fostering strategic alliances, we aim to enhance our collective ability to drive positive change and create a lasting impact in the communities we serve. In the end, it is through a profound spirit and an approach guided by 'togetherness' that our impact is optimized.

As we reflect on 2023, I would like to extend huge thanks to the Management Team of the Z Zurich Foundation for their tireless efforts and commitment to create – together with our charitable partners, Zurich employees and other stakeholders – brighter futures for vulnerable people.

Heading the Z Zurich Foundation for its 50th Anniversary has been an immense honor for me. Thank you all for joining us on this journey and for your continued trust and collaboration. **Off we go now to 2024 (and beyond).**





2023 A year of unprecedented impact and
engagement as we marked our *50th anniversary*

2023: a record year of impact on all fronts

5.9 million lives at least positively impacted via our programming activities in 2023 and *15.6 million* * over the last four years

4 thematic pillars to answer society's most pressing needs

Adapting to climate change: **2,268,000** lives positively impacted, of which **648,000** were transformed



Improving mental wellbeing: **2,403,000** lives positively impacted, of which **953,000** were transformed



Enabling social equity: **241,000** lives positively impacted, of which **33,000** were transformed



Responding to crisis: assisting victims of 20 disasters around the world



Over **146,000** volunteering hours completed by Zurich employees across the globe

CHF 4.8m raised via fundraising initiatives led by Zurich employees** and the Z Zurich Foundation (including matching from the Z Zurich Foundation)



50 Community Hero Awards presented to recognize Zurich employees who are going above and beyond to support their communities



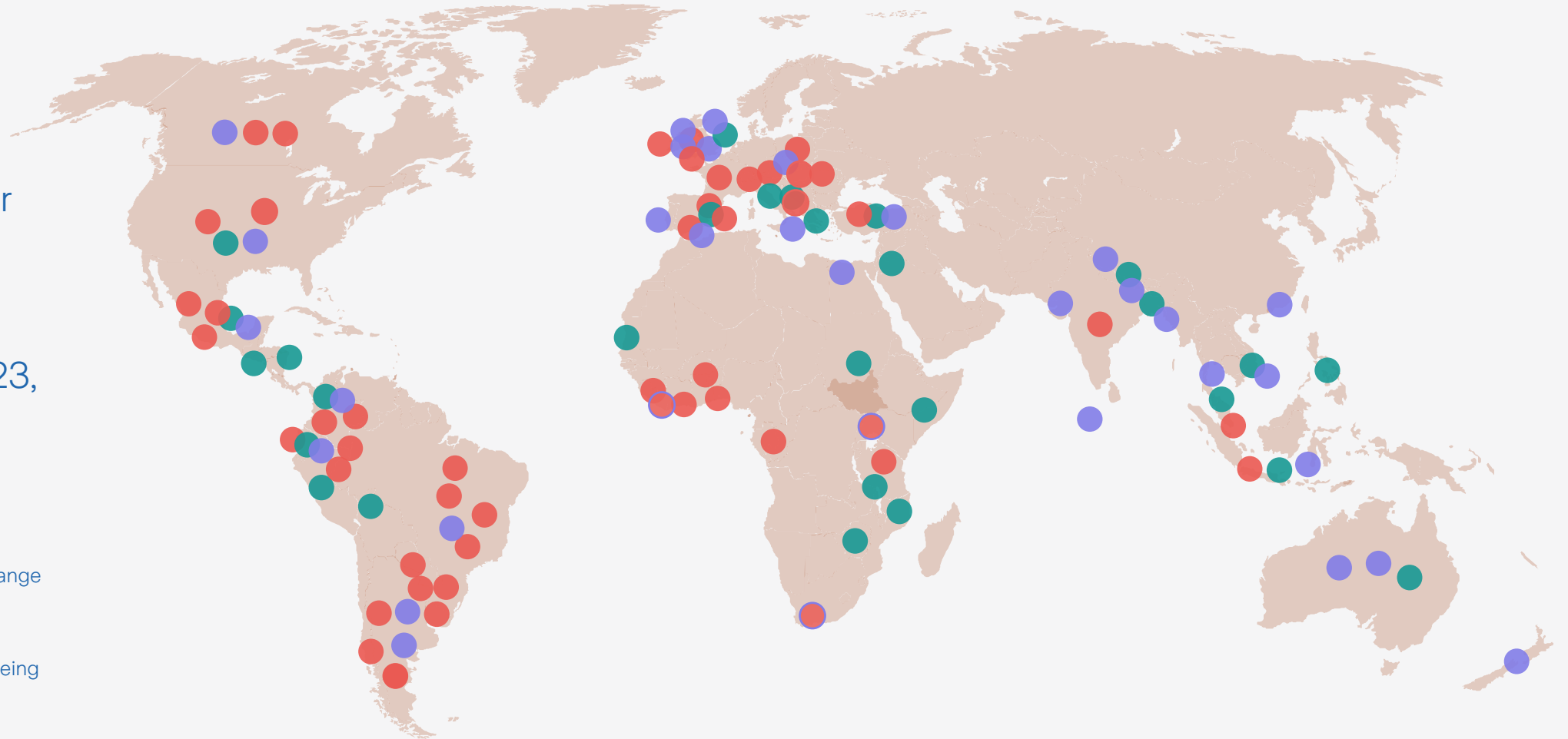
* Positively impacted & transformed numbers from our grant programs during our last strategic cycle (2020-2023) For each of our pillars, we have defined specific impact personas to clarify our definitions of "positively impacted" and "transformed." In a summary way:
 • A person has been "positively impacted" if we observe some substantive improvement in their lives as a result of the activity
 • A person is "transformed" if we observe an enduring change in their circumstances as a result of the intervention

** Zurich Insurance Group Ltd and its subsidiaries (Zurich). Excluded are employees of the Farmers Exchanges and Cover-More. Zurich Insurance Group has no ownership interest in the Farmers Exchanges. Farmers Group, Inc., a wholly owned subsidiary of the Zurich Insurance Group, provides certain non-claims services and ancillary services to the Farmers Exchanges as attorney-in-fact and receives fees for its services.

At the end of 2023, we are supporting about 60 grant partners* in about 100 countries.

Active multi-year grants and partnerships (including those approved in 2023, but starting only in 2024).

- Adapting to Climate Change
- Enabling Social Equity
- Improving Mental Wellbeing



*Z Zurich Foundation collaborates with charities, non-profit organizations, philanthropist investors, service providers, Zurich Insurance Group Ltd and its subsidiaries (Zurich) as well as others, but such relationships are not partnerships in the legal sense of the term and nothing in this document, including but not limited to the use of terms such as "partner" or "partnership," should be construed as giving rise to such an inference.

Recognizing unprecedented impact and engagement

Our 50-year anniversary



In just a few decades, we have shifted from a local charity into a globally recognized organization, transforming the lives of millions of people along the way.

We cannot overstate the impact that our team, charitable organizations we work with, and Zurich's people and global network have had on the first 50 years of our story, and we are extremely grateful.

Our anniversary presented an opportunity for us to mobilize further action and impact. As we reflected on our story, it reminded us of how much we can achieve when we work together towards a shared vision. Throughout 2023, our anniversary was not only a celebration of achievements – it also served as a catalyst to boost engagement and launch the next chapter of our history.

Wondering how we got here?

Let's go all the way back to 1973...

<https://www.zurich.foundation/50th-anniversary>

Recognizing unprecedented impact and engagement

In 2023, the community support from Zurich employees reached remarkable heights. They dedicated over **146,000 hours** to volunteering, marking a nearly **20 percent increase** compared to 2022. Additionally, they raised the extraordinary sum of **CHF 4.8 million**, including matching contributions from the Z Zurich Foundation, which will help support a wide range of causes globally.

Zurich North America*, nominated by JA, received the Bronze U.S. President's Volunteer Service Award for the 2022-2023 school year. This recognition reflects the dedication of Zurich employees, who contributed more than 1,500 hours of volunteering with JA's educational programs across the country. Behind this achievement are numerous young people whose lives have been positively impacted by receiving support and training that will help to set them up for success in their chosen careers.



“Despite a global cost of living crisis, Zurich employees continue to selflessly give their time, skills and money to the causes they care about. And at the Foundation, we continually strive to find new ways to incentivize, reward and invest in our movement of activists in order for them to generate the greatest possible impact.”

Mark Heasman,
Head of Zurich's Engagement



“Junior Achievement's learning experiences wouldn't be possible without the support of volunteers. As an official certifying organization for the President's Volunteer Service Award, JA USA is pleased to recognize Zurich North America's incredible commitment to the power of volunteering and the positive impact it makes on the young people we serve.”

Jack E. Kosakowski,
President and CEO of Junior Achievement USA.

*Zurich American Insurance Company

Recognizing unprecedented impact and engagement



Junior Achievement offers age-appropriate learning experiences for students in grade K through 12. The learning experiences are delivered by volunteers from the local community and cover entrepreneurship, work readiness and financial literacy. We are working together to update JA's engaging and proven programs for elementary students.

Photo credits: Junior Achievement USA

Recognizing unprecedented impact and engagement

Closing our strategic cycle with unprecedented impact and engagement

Community Hero Awards

To mark our 50th anniversary this year, we were thrilled to recognize 50 Zurich employees across the globe as winners of our Community Hero Awards.

Each of these individuals stands out for the positive impact they create in their communities through volunteering, fundraising and more.

On top of their busy work schedules, these volunteers make time to show up for those in extremely challenging circumstances. From literacy programs and pro bono work to planting trees, building homes and helping people with disabilities.

Community Heroes and the work they do are crucial to addressing the needs and challenges so many face. These dedicated volunteers are transforming lives and creating brighter futures for people and communities around the world.



María, a Community Hero Award winner reviewing a house contract as a pro bono volunteer



“The joy and satisfaction I get from helping others is what pushes me to do more. Seeing that my small effort can make people’s lives just a little bit better motivates me to do as much as I can.”

Swandairy Subraminiam
Quality and Learning Lead,
Zurich Malaysia



Recognizing unprecedented impact and engagement

Closing our strategic cycle with unprecedented impact and engagement

Hackathons for social impact

Two global hackathons and three regional hackathons took place in 2023. Zurich employees volunteered their time and skills to generate solutions to support local NGOs in addressing their needs and challenges.

The hackathons in numbers:

- **22** NGOs around the world
- **245** volunteers
- **35+** experts from Zurich
- **1000+** volunteering hours

We worked with charity partners to break down larger issues into specific, addressable, fixable problems. Participants formed teams and ideated around these problems, conducting idea development activities to build the seed of the idea into a validated proposition addressing the need.

The social hackathons foster activism through connection and skills-based volunteering to solve real-life challenges and create human-centered solutions that drive social impact.

Together with Ninety and Zurich employee volunteers, we aim to deliver the winning ideas from the Global Hackathons to implementation and as part of that process two Zurich employee volunteers are being upskilled to run these idea evolution workshops in the future.



“What an unforgettable experience I had in the EMEA Social Hackathon! We successfully co-created solutions to the challenges faced by participating charity partners, but also discovered the limitless potential of collaborative efforts. We challenged our thoughts and time zones, made new friends and uncovered Zurich’s rich and diversified culture from different locations.”

**Rosana Sajise Joven,
Relationship Manager,
Zurich Middle East**



Recognizing unprecedented impact and engagement

Closing our strategic cycle with unprecedented impact and engagement

One Young World Summit in Belfast

Another highly impactful One Young World conference: we took a group of 30 young changemakers to Belfast for a week of exciting discussion on the most pressing and timely global issues.

At the summit, we hosted a mental health gala at Windsor Park Football Stadium, where many local and international organisations came together to network, share ideas, and hear from ex-rugby player turned mental-health activist, Sir John Kirwan.

Bringing together the young leaders of tomorrow sparks ideas, inspires action and creates the change we need to shape a more equal, just world.

In addition to a place at the conference, the attendees also get professional and personal development sessions to compliment and further their learning.

For the scholarship winners, this includes coaching, a three-year membership to Meaningful Business platform to help them develop their wider network, and the chance to pitch their ideas to the Foundation for seed funding.

Find out more about the One Young World Summit [here](#)



“The experience was amazing! It was very empowering. And for me it was a call to action that there is so much I can do. I just have to start with what I know.”

Ruth Tawiah,
Z Zurich Foundation’s One Young
World Scholar from Junior
Achievement Africa



Photo credit: One Young World



“It’s possible to change the world. But you cannot clap with one hand; it takes two hands,” says Mahmoud. “We need everyone to work together to make a difference, and I see this happening.”

Read more here
[500 hours of volunteering: Mahmoud’s story | LinkedIn](#)

Mahmoud’s Story

Mahmoud, a Zurich employee who lives in Belgium, spent an astonishing 500 hours of his time volunteering in 2023.

He arrived in Belgium in 2015 after fleeing the conflict in Syria. Displaced from his home and witness to some appalling atrocities, Mahmoud’s outlook was bleak.

However, volunteer work served as a safe space for him, where he felt accepted and could make new friends while improving his French and English. He began volunteering with the charity Serve the City in 2019 and later on gained a full-time position there.

Although Mahmoud left that position to join Zurich as Project Management Officer in 2022, he still volunteers tirelessly for the charity. “I hope to see everybody volunteering at least once. Once you do it one time, you are hooked,” he explains.

When Mahmoud saw people sleeping rough, many of them young refugees, he decided that he had to make a difference

So, he made a bold plan to provide 2,000 Winter Care Bags for homeless people in Brussels. The Winter Care Bags initiative not only met its target, but exceeded the goal Mahmoud had set. In part thanks to the support the Z Zurich Foundation’s double-matching initiative.

Insights from our Board of Trustees

Transparency and continuous improvement are paramount in effectively allocating the Foundation's resources. Over the years, we have significantly expanded our impact, both in scope and magnitude.

Through their dedicated efforts, our Board of Trustees have been instrumental in supporting this progress. The members of our Board play a vital role in ensuring the smooth execution of our operations and the realization of our mission.

Additionally, their wealth of professional experience and guidance greatly benefits our Management Team.

On this note, we would like to express our heartfelt gratitude to Jack Howell, Kathleen Savio, and Sylvia Martinez for their unwavering support over the years. Their commitment and contributions have been critical in driving our success and furthering our mission. We are truly grateful for their valuable insights, dedication, and tireless efforts during their terms as Board Members.

We are delighted to announce that as of June 1, 2024, Sierra Signorelli, Zurich CEO Commercial Insurance and Vicente Cancio, Zurich Spain CEO will join our Board of Trustees as members. Their diverse knowledge and valuable expertise will undoubtedly contribute to our continued growth, further strengthening our ability to serve communities worldwide. We are excited to have them on board and look forward to their valuable contributions.



Kristof Terryn – Member – 2021-2026

“Supporting our communities is part of our culture at Zurich and one of the things we hear consistently from employees about why they love working here. I am especially proud of the work of our ZZF grants in the region, helping high-risk communities adapt to climate change, supporting underserved youth with mental wellbeing resources and enabling equitable access to education resources for students across the country. I am excited to challenge the region to do even more in 2024, particularly in ways we can expand our reach and impact through community engagement with our customers, brokers and business partners.”



Sylvia Martinez – Member – 2018-2024

“With so many different crisis we are living around the world, our responsibility as fellow human beings is to lend a hand when and where ever possible, inspiring others to do so as well, changing the world for good one action at a time.”



Pillar spotlights

Holly Ramsay delivering a session to a primary school class
Photo credit: Isle Listen

Empowering Frontline Communities for Climate Resilience

Recognizing 10 years of the Zurich Flood Resilience Alliance

Zurich Flood Resilience Alliance (the Alliance) reached a significant milestone in 2023: the Alliance marked the ten-year anniversary of its work, supporting people and communities to strengthen their resilience to flood risk.

Since the Alliance was launched in 2013, the initiatives and investment created have built flood resilience for millions of women, men, and children around the world, far surpassing original targets. As of the end of 2023, community programs and advocacy have **positively impacted 3.14 million people** and influenced **USD 1.26 billion in funding** towards flood resilience.

This incredible outcome is the result of diverse initiatives at different levels, working in collaboration with others, to support the operationalization of the United Nations Framework Convention on Climate Change's (UNFCCC's) Fund for Loss and Damage, commitments to global adaptation policy, national risk management programs, and provincial-level funding for disaster risk reduction.



“Our patient and systemic approach to building community resilience has yielded remarkable results. This demonstrates the value of long-term strategies that can bring about transformative change and shift systems. Working with the Alliance partners we will embark on an exciting new journey that expands our focus and scales our impact across 15 countries over the coming years. Moreover, the benefits of the approach have been extended to our collaboration with Zurich Business Units in specific cities in 9 additional countries.”

David Nash,
Head of Adapting to Climate Change,
Z Zurich Foundation



Enrollment of farmers from the Sharad Smallholder Farmers' Cooperative in the IBFI in Daulatpur, Ward Number 1 of Rajapur Municipality, Bardiya District, Nepal.

Photo credit: Practical Action Nepal

Empowering Frontline Communities for Climate Resilience

The impact numbers represent the lives, livelihoods, and homes which have been protected, allowing people and communities to face a more secure future, despite flooding. They also show a clear shift from response and recovery to pre-event risk reduction.

Through the work of the Alliance teams, we are seeing remarkable changes which include: increased resilience against floods, resulting in fewer losses and damages; empowered communities; new resilience practices; and policies and plans that reflect community-defined priorities for resilience.

These achievements demonstrate the significant scale of change in our climate adaptation efforts, which we achieved by collaborating with organizations and communities across the globe.



Empowering Frontline Communities for Climate Resilience

A record year of systems-level change

We have helped to create systemic change at local, sub-national, and national levels. We work to empower communities to not only advocate for what they need but also provide them with the support and resources to implement solutions.

Our aim is to develop shared tools and approaches, combining the knowledge and expertise from members of the Alliance and the communities we work with. In this way, we have been able to increase the breadth and depth of our impact.



Photo credit: Hoang Huong, The Zurich Flood Resilience Alliance Regional Manager Mercy Corps.

Albania

Shaping national policy for disaster risk management

As part of Albania's work to develop national policies on disaster risk reduction, the Albanian Red Cross contributed critical insights and expertise.

Drawing on knowledge from their work in Flood Resilience Measurement for Communities (FRMC), the Albanian Red Cross worked alongside partners in technical working groups, playing a significant role in shaping these vital policies.

This collaborative effort successfully identified community priorities and effective approaches to building resilience. The result will be tangible changes that can be implemented on a national scale and will benefit the entire country.

"We facilitated a channel for the community's voice to be heard and to influence policy discussions at national and subnational levels. Through sharing insights from our resilience work, the Albanian Red Cross emphasized the importance of community engagement as well as highlighting the criticality of early warning systems and the benefits of local infrastructure".

Fatos Xhengo (Coordinator of the Disaster Preparedness and Response Program, Albanian Red Cross)

Indonesia

Building resilient communities and livelihoods

Mercy Corps Indonesia developed a resilient livelihoods approach to support upstream and downstream communities in Pekalongan. This approach enables people to adapt to increased flood risk and changing rainfall patterns, increases yields, and increases livelihood opportunities across the supply chain.

Discover "[Tarudi and Muriah's Story](#)".

This experience as well as findings from our Climate Risk and Impact Analysis are being used to influence government policies in Pekalongan and Central Java Province to include provisions for addressing land subsidence and building flood resilience through integrated water resource and coastal zone management.

So far, this work has positively impacted the lives of 1.3 million people.

The Pekalongan work was included in the COP26 [loss and damage case study compendium](#), amplifying empirical evidence to the global discourse on Loss and Damage, as well as shaping the official statement of the Government of Indonesia.

Empowering Frontline Communities for Climate Resilience



A community member in Handaraku village, holds a community action brief entailing action plans to improve the community's resilience towards floods.

Photo Credit: Concern Kenya

Malawi

Taking preventative measures to enhance and build resilience

In 2023, Cyclone Freddy hit southern Malawi. In only six days, the region was hit by six months' worth of rainfall, causing severe floods and mudslides.

Concern Malawi had been working with communities to prepare for such events by implementing early warning systems, contingency plans, and other measures to reduce the risk.

After the cyclone, a review by Concern Malawi showed that these measures and community response were crucial for the most vulnerable people. Communities are now rebuilding using flood-resilient principles.

“The timely and effective cascading of early warning information to the communities at risk played a vital role in minimising the impact of Cyclone Freddy in the district. Despite being among the worst hit by the cyclone, the district recorded only a few losses, which is significantly lower than the number of deaths recorded in previous disasters such as Cyclone Idai (60). This success is largely attributed to the effectiveness of the Early warning system.”

– Concern

Vietnam

Installing disaster risk management technology through public-private partnerships

Vietnam's people are among the world's most at-risk of flooding, and ISET-International is working to support people in three particularly flood-prone provinces. Together with provincial government and private partners, they are working in 12 vulnerable communities, to help manage the impact of disasters. The measures include real-time flood gauges in Quang Tho and Quang Thai communities.

Equipped with solar panels and internal battery systems, these flood gauges-can ensure continuous flood monitoring, even during power outages. They generate real-time data which will be integrated into the provincial monitoring network and deliver real-time flood information to the local government and affected communities. This is key to increase the rapidity and redundancy qualities of the flood early warning system. Data generated is also used for flood risk mapping, community risk raising, and for translating warning levels into practical information about flooding in various locations.

Read more about this initiative on the Flood Resilience Portal [Vietnam Country Briefing – Flood Resilience Alliance – Flood Resilience Portal](#)

Empowering Frontline Communities for Climate Resilience

Our Urban Climate Resilience Program enters into action

As our planet warms and weather patterns shift, floods, heatwaves and wildfires are increasing in frequency and intensity causing widespread disruption and damage to infrastructure and forcing people to flee their homes. Increasingly, people are migrating to cities, living in dense and precarious situations which are even more vulnerable to climate impacts. It is more important than ever to create resilient cities.

On 1 January 2023, we launched the Urban Climate Resilience Program to support urban communities in select cities in 9 countries across the globe. The Program is a collaboration between the Foundation, several members of the Zurich Insurance Group, the Zurich Flood Resilience Alliance and a number of city networks.

The Climate Resilience Measurement for Communities tool will allow the clear identification of priority actions in selected communities. This tool was developed by the Zurich Flood Resilience Alliance alongside the Z Zurich Foundation and Zurich through more than a decade of climate resilience work in communities across the world.



“As an insurance provider, we see first-hand how climate change impacts urban areas with multiple and interconnected hazards. Zurich’s employees in these countries volunteer their expertise to support the development and delivery of intervention plans. Our commitment to supporting community resilience and adaptation is unwavering. A sustainable future depends on it.”

Linda Freiner,
Group Head of Sustainability
Zurich Insurance Group



Greenhouse nursery training in Antioquia
Photo credit: Red Cross Colombia



Empowering Frontline Communities for Climate Resilience

Our Urban Climate Resilience Program enters into action

The Urban Climate Resilience Program consists of a four-step approach:

- Identify and engage with urban communities in need
- Conduct in-depth analysis of each community's climate-related issues
- Plan, develop and deliver customized solutions
- Capture learning and scale the program

In 2023, the Urban Climate Resilience Program went into implementation in a number of cities alongside committed city actors:

- C40 in Malaysia and Italy
- ICLEI in Turkey
- Resilient Cities Network in Malaysia and England
- IFRC in Spain and Australia

We also have pilot programs running to test the program in two cities in the US (alongside Resilient Cities Network), two cities in Ecuador (alongside Plan International) and three cities in Colombia (together with the Colombian Red Cross).



Workshop with local communities in Izmir, Türkiye

Photo Credit: ICLEI – Local Governments for Sustainability.

Empowering Frontline Communities for Climate Resilience

A game-changing year: Setting our new climate strategy for future impact



Delivery of flood response kits in Barranquilla, Colombia
Photo credit: Red Cross Colombia

Accelerating our global commitment to climate adaptation efforts, helping communities to build resilient futures

Building on a decade of achievements with the Zurich Flood Resilience Alliance, in 2023 we set out our new strategy for the future of climate adaptation efforts across urban and rural areas. This strategy recognizes that, despite increased investments from the Foundation, the challenge of handling climate change impacts cannot be addressed by one partner or program alone.

The [Zurich Climate Resilience Alliance](#) (the Alliance), an evolution of the Zurich Flood Resilience Alliance starting in 2024 and which focuses on 15 countries, seeks to identify key areas of policy and practice where we can build on the insights of our direct community programming, and create change at scale.

Over the coming four years we aim to impact at least 5.5 million people through the Alliance, with ambitions to create sustainable, positive change and a better future for up to 70 million people through our climate adaptation programming through to 2035.

Spanning cities across nine countries, our programming with partners from the [Urban Climate Resilience Program](#) (UCRP) works with Zurich's teams by taking the learning from the past decade to showcase how resilience to climate hazards can be built in communities and then seeking to scale it by encouraging partnership with the private-sector. In time, as programs mature, we will be able transform even more lives and livelihoods through the UCRP.

After ten years of dedicated work, we are excited to see the measurable, life-changing impact of our climate adaptation initiatives – from bigger policy wins and increased funding to changes on the ground at a community level. With a long-term approach and collaboration with our partners, we have been able to develop innovative tools, shared knowledge and methodology that we continuously adapt and improve based on communities' needs today and into the future.

We are determined to continue creating transformative change at scale, and call for funding and action which supports adaptation measures that are scalable and sustainable. We work to strengthen the interconnected systems which link governments, the public and private sectors and communities. By doing this, we can drive new policy changes and actions which bring about systemic change at a grass-roots level.

2035

Expanding Our Commitment to Youth Mental Wellbeing

Improving Mental Wellbeing: 6 programs approved across 19 countries in 2023

“In 2023, we were pleased to see more actors joining our youth mental wellbeing movement as we continue to strive toward amplifying our efforts in changing attitudes and behaviors. We aim to ensure that mental wellbeing prevention and promotion are not only acknowledged but also prioritized by governments, institutions, caregivers, and young people. As one of the world’s leading contributors to investing in youth mental wellbeing, we are committed to building a global movement – for young people to live life at its full potential, regardless of who and where they are.”

Sofyen Khalfaoui,

Head of Improving Mental Wellbeing,
Z Zurich Foundation



Global – Collaborating with UNICEF to promote mental health and wellbeing among young people

Since 2021, our strategic partnership with UNICEF has allowed us to create significant and transformative impact for young people on a **global scale**. Fully aligned with UNICEF's core principles, we are working closely to co-create a **system-change approach** to help raise awareness and promote the mental health and wellbeing of young people and their caregivers.

Together, we support governments through policy and planning, capacity building, as well as engagement with young people and communities to proactively promote and protect youth mental health and wellbeing. Our current strategic partnership (Aug 2021-Aug 2024) focuses on the development of tools and delivery of strategies to help young people enhance their ability to care for their own mental health in Ecuador, Mexico, Colombia, the Maldives, Nepal, Vietnam, and Indonesia. It is vital that this work is tailored to **young people’s specific needs**, and so our approach actively engages adolescents at all phases of programming and utilizes school, digital and community platforms to reach them.

In addition, our evidence informed global tools have been designed, locally adapted, piloted, and implemented in an additional seven countries that were not in the initial scope of the partnership. These countries are using the resources as part of efforts to promote and protect youth mental health and wellbeing. This demonstrates the instrumental role of our partnership and the **widespread recognition** of national actors about the need to act and protect young people’s mental wellbeing.

As our program efforts garner growing interest and inspire action by countries and partners around the world, we will answer this **global call to action**, by scaling up our partnership work to additional countries in mid-2024.

This will allow us to have even greater impact, by extending our efforts to support more young people than ever. Our ambition is to impact the lives of **6-10 million people** by 2027.



Expanding Our Commitment to Youth Mental Wellbeing

Accelerating progress in 2023 through private-sector action

The Global Coalition for Youth Mental Health works tirelessly to **address the risks and challenges** that affect the mental health of children and young people globally – and made significant progress in 2023.

In addition to welcoming new members, the Coalition members stepped up their work raising awareness, tackling stigma, shaping global mental health policies, and securing additional funding for **crucial mental health programs**. This demonstrates the power and effectiveness of collective efforts.

The first Global Coalition for Youth Mental Health **progress report** delves into the transformative impact that businesses can have if they step up to address youth mental health globally. Access it [here](#).

Students from Thuc Nghiem Lower Secondary School in Ha Noi (Vietnam) play on the school's basketball court during an afternoon break.

Copyright: ©UNICEFVietNam\Linh Pham

Expanding Our Commitment to Youth Mental Wellbeing

Hong Kong – Leveraging the power of technology to promote youth mental health and wellbeing

Together with the Mental Health Association Hong Kong (MHAHK) and Zurich Hong Kong*, we have developed the Youth Hub which is part of the wider Chill Lab program for youth mental wellbeing. The Youth Hub is a unique experiential space where young people can explore and engage with their emotions. This is achieved through leveraging innovative tools: Augmented Reality (AR), Virtual Reality (VR) and the Human Library.

VR offers an immersive journey into a world in which young people encounter stress and anxiety. The session is followed by a discussion between youth and a facilitator on the experience and insights they have gained.

AR utilizes a gamified approach where students complete activities and exercises on tablets, sparking further group discussion among students on their feelings and mental wellbeing.

The Human Library delivers a relevant human counterpart to the technology-oriented approach. Through this, young people hear firsthand accounts from individuals who live with mental health issues such as depression or anxiety and learn about the importance of reaching out to others for support.

The Youth Hub combines technology and the human connection to provide an original, innovative approach to promoting youth mental health and wellbeing. This is integrated into the scholastic component of the program. Every classroom which benefits from the program is invited to the experience the Youth Hub, further enhancing their journey to emotional understanding and positive mental wellbeing.

Zurich employees in Hong Kong have demonstrated a strong enthusiasm in the Youth Hub, taking on the role of pioneers in experiencing and co-creating the youth hub space since early stage of the project.



The Youth Hub at the Mental Health Association in Hong Kong



*Zurich Services Hong Kong Limited.

Expanding Our Commitment to Youth Mental Wellbeing

Started in 2023

United States –
Harnessing the transformative nature of sports to improve mental wellbeing

Together with [Beyond Sport](#) and Zurich North America*

Grant duration: 3 years

Impact ambition: 400,000 people

Head in the Game (HITG) is a program developed by Beyond Sport, Z Zurich Foundation, and Zurich North America to leverage the world of sport to provide support and resources for young people struggling with mental health and wellbeing issues. There is a special emphasis on youth of color, LGBTQ+ youth and girls, who have been shown to be among the most vulnerable.

Designed to destigmatize conversations around mental health and build knowledge and resilience among young people, the program takes a community-level systems-change approach. It also works with parents and caregivers to help increase awareness and understanding. With the specific needs and challenges of each community always in mind, HITG's tailor-made interventions include a grant and capacity-building program, a multimedia awareness campaign, and a targeted Learning Community.

More than 2,300 athletics coaches at non-profit and elite organizations will be trained on coaching through a mental wellbeing-lens to better recognize and address mental health issues among youth. HITG aims to harness the power of sport to make a difference for young people, driving sustainable systemic change from the ground up.

*Zurich American Insurance Company



Expanding Our Commitment to Youth Mental Wellbeing

Renewed in 2023

Isle of Man – Focusing on early intervention and prevention of mental health issues in young people

Together with Isle Listen** and Zurich Isle of Man***

Grant duration: 2 years

Impact ambition: 45,000 people

Isle Listen's program is transforming mental health and wellbeing for young people across the Isle of Man. Building on the successful implementation of Phase 1 in our previous three-year grant, we will proudly continue to support them as they expand their work.

The program will continue to provide multi-faceted early intervention and mental-health support for young people through a Listening Service, group work and caregiver support.

Fully supported with clinical evidence and supervision, the delivery of an expanded and consistent program promises to transform the island's school and health system.



In 2023, we also increased our commitment to EPIS in Portugal to support the expansion of the program in more schools. Read more on slide **37**



** Isle Listen, is a charitable initiative of MCH Psychological Services, an Isle of Man registered charity

***Zurich Financial Services (Isle of Man) Group Services Limited

Expanding Our Commitment to Youth Mental Wellbeing

Renewed in 2023

New Zealand – A school-wide approach to mental health education

Together with Sir John Kirwan Foundation and Zurich New Zealand

Grant duration: 6 years in total – renewed in 2023

Impact ambition: 106,000 people

Safeguarding mental health is a major challenge in New Zealand, with high rates of suicide and increasing rates in children as young as 10 years old. The impact of COVID-19, natural disasters, and the rising cost of living have exacerbated the issue. Mitey, a program designed by the Sir John Kirwan Foundation, uses coaches to support primary schools to create an environment of wellbeing together with teaching mental health in an integrated way using age-appropriate content.

In the first few years of our collaboration, 43 schools have become part of the movement, creating a positive impact on 50,625 people so far. This is on par with pre-pandemic projections – an exceptional achievement against a difficult backdrop of external challenges.

We are renewing our support to the Mitey program for a second phase over the next 3.5 years to help scale its impact and enable system-level change.

“Mitey has already demonstrated its positive impact on young children in New Zealand within a very short time. The ability to educate a child on mental wellbeing in a safe environment like school will provide generational change for young people in New Zealand on a scale not seen before.”

Linda Griffin,
Head of Brand, Marketing & Corporate Affairs, Zurich Financial Services Australia Limited



Learning to work together and to lean on each other to solve the challenges we will all face
Photo credit: Sir John Kirwan Foundation



Chandra's Story

Chandra lives in Australia. When she entered 8th grade, though she was an outgoing and confident student, inwardly she struggled with insecurities, depression and loneliness.

Eventually, the pressure became too much and she couldn't pretend anymore. *"I just suddenly stopped going to school and stopped trying. It was obvious to school staff that something wasn't right because they knew what my abilities were,"* shares **Chandra**.

Alongside the usual challenges that teenagers face, Chandra also had to navigate life between two different cultures, having migrated to Australia with her family.

It wasn't until she joined the Raise mentoring program that she realised she faced challenges. Despite having a different background to Chandra, her mentor understood what she was going through and was always there to listen.

"My mentor offered me a different perspective and empathized with my situation," says **Chandra**. *"Before I went on the program, I didn't see myself finishing school, but because of my mentor I did."* Chandra felt listened to and supported in a non-judgemental space, enabling her to come out of her shell and talk through her struggles.

This is the power of showing up.



“If you don't have that resiliency to succeed, even if you fail, then you won't really go on to future endeavors. You're never really alone, it's being able to recognize that and reach out to people when you need help.”

Watch the journey of a young student who has discovered how to show up for herself and build her self-confidence to achieve her dreams

<https://youtu.be/sCed34NSMIs>

Empowering Youth through Education, Entrepreneurship, and Employability Opportunities

Enabling Social Equity: 9 programs approved across 20 countries in 2023

Africa – empowering young people with resources and skills to drive social change and create economic opportunities

2023 was the kick-off year for our Social Equity program: we launched initiatives in Côte d'Ivoire, South Africa, and Uganda. In 2024 we will expand to four new countries and continue to support JA Africa in building capacity. Africa has the youngest population in the world, with 70% of sub-Saharan Africa under the age of 30. Youth unemployment continues to be a critical issue across the continent, with the average young person taking up to six years to secure their first employment. This has a devastating impact.

The Social Equity Program, a collaboration between JA Worldwide, JA Africa, and Z Zurich Foundation, addresses the challenges faced by youth who are not in education, employment, or training, while promoting social equity and sustainable development.

empowering young people to start businesses and acquire the skills needed for the workforce. In its first year, the program achieved incredible milestones, including organizing 135 bootcamps, reaching 17,000+ youth, and facilitating the creation of 456 social projects.

In 2023, the Social equity program also engaged 178 volunteers, including both Zurich and non-Zurich participants, who underwent comprehensive training to fulfil their roles as mentors and facilitators.

A significant achievement is that the program established partnerships with over 100 local entities, including governments, educational institutions, NGOs, and other stakeholders. These collaborations have been crucial in expanding the program's reach and making a tangible impact in the communities served.

“As we reflect on the progress made in 2023, we are proud to see how our joint efforts with committed organizations across the globe have equipped young people with the necessary tools and opportunities to reach their full potential and thrive in today's world. The ability to empower and enable new generations to succeed is at the heart of our mission, and we remain committed to driving positive change and enabling social equity.”

Adriana Poglia, Head of Enabling Social Equity, Z Zurich Foundation



Empowering Youth through Education, Entrepreneurship, and Employability Opportunities

Enabling Social Equity: 9 programs approved across 20 countries in 2023

In 2024, the Social Equity Program will expand to the Democratic Republic of Congo, Burkina Faso, Togo, and Tanzania, aiming to reach 46,000 more people. Because we recognize that funding alone is not enough to make a lasting impact, we firmly believe in the power of knowledge sharing and capacity building. As part of our approach, we are proud to support organizations like JA in developing their capacities.

JA Worldwide global collaboration: Empowering youth to scale global impact for thriving communities

According to the International Labor Organization, the number of young people globally who are not in employment, education, or training (NEET) has reached its highest level in over 15 years. If we are to effectively address youth unemployment, we need a comprehensive approach – one that considers the unique challenges faced by different groups and regions.

For many years, we have collaborated with JA (Junior Achievement) Worldwide in a dozen countries across the globe. Each year, JA reaches more than 17 million young people through over 675,000 teachers and business volunteers. In 2023, we decided to strengthen our collaboration under a global umbrella alongside JA Worldwide, while maintaining our focus on local needs. The collaboration is specifically designed to meet key agreed objectives. Firstly, to empower youth by enabling them to unlock their full potential. Secondly, to expand JA's reach to new geographies, thereby increasing its overall impact. This global approach also aims to promote shared learning across the JA network, to foster greater collaboration and improve efficiency, for example by standardizing reporting and impact measurement practices across the network. These meaningful efficiency measures mean other organizations, such as Zurich's local business units, can more readily join and mutualize resources. Together we are scaling up work-readiness opportunities for young people worldwide.



Photo Credit: Junior Achievement Africa

Empowering Youth through Education, Entrepreneurship, and Employability Opportunities

“The partnership with ZZF has significantly increased our capacity to reach thousands more youth in many more countries across Africa. In year one, we reached over 17,000 youth who were not in employment, education or training (NEET) across Côte d’Ivoire, Uganda, and South Africa, and helped them create a pathway to employment and entrepreneurship. In year two, we are expanding to four new countries (Burkina Faso, Democratic Republic of Congo, Tanzania, and Togo), with an enhanced curriculum developed in partnership with professors who teach entrepreneurship at Harvard Business School and Lagos Business School.”

- Simi Nwogugu, CEO of JA Africa and member of the JA Worldwide Senior Leadership Team



CEO of the Unifest Recycling Company, formed during the JA Africa Social Equity Program, with her team at the Uganda National end of program Pitch Contest.

Photo Credit: Junior Achievement Africa



Odyek's story

Odyek is from Lira, Uganda. At just 17, school fees became unaffordable for his parents. He had no choice but to leave school to support himself and his family. While looking for work, Odyek learned brickmaking. "From there I got the opportunity to attend a bootcamp by JA Africa. We were taught how to identify a problem and get good solutions," he says.

Bootcamps, part of our Social Equity program with JA Africa and JA Worldwide, teach critical social, financial and professional skills. This helps young people find employment or become entrepreneurs.

"We decided on one innovation," adds Odyek. "Poor disposal of plastic and land degradation was the greatest problem in our community. It was contributing to climate change as brickmakers always cut down trees to bond their bricks."

Odyek and his team, with support from the Social Equity Program, started a company, Bed Mot. Their brilliant solution: making bricks and pavers from poorly disposed plastic in the community.

Now at 18, Odyek is an entrepreneur tackling several issues at once: providing cost-effective building materials, reusing plastic waste and reducing the felling of trees.

He is one of more than 10,000 young people who attended training programs that are helping them to build careers, improve their communities and turn innovative solutions into reality.

Find out more [here](#)

Odyek Haron, leader of Uganda's winning Social Equity Program team, BedMot, sharing his story of success at an event.

Photo credit : Junior Achievement Africa

“We are the change agents in our community. The biggest weapon we have is education.”

Take a moment to watch the beautiful story of a young mother. In her own words, she shares her journey of pursuing an education – in the most challenging circumstances – to ensure a brighter future for her daughters.

When we provide women and girls with access to quality education and training, we support their economic empowerment and help to create a more gender-equal world.

<https://youtu.be/J9iJkpHziE4>



Empowering Youth through Education, Entrepreneurship, and Employability Opportunities

Latin America – ensuring young people are equipped for the jobs of the future

Latin American youth face high unemployment rates and difficulties in finding stable, quality jobs. This problem is worsened by the gap between demand and supply for skilled roles, as well as technological changes. However, vocational training can bridge the gap in digital skills and enhance their employability. Together with the Forge Foundation, we are working to address persistent barriers to education to enable disadvantaged Latin American youth to achieve their dreams.

Through innovative technology, this program is available and accessible to low-income youth. The program includes:

- A digital soft skills program
- A virtual community for teachers
- Digital tools such as skills-evaluation video games
- Technology bootcamps

Since 2020, together with Forge Foundation and hundreds of Zurich employee volunteers, we have made a positive impact for more than 30,000 young people and 4,000 teachers.

In 2023, we renewed our collaboration with Forge for another three years. Our shared aim: to grow the organization into one of the most important references for education and employment of vulnerable youth in Latin America, within 10 years. We believe this collaboration can help scale and expand the foundation's activities, to reach over 1 million young people and 20,000 teachers in six countries across Latin America.

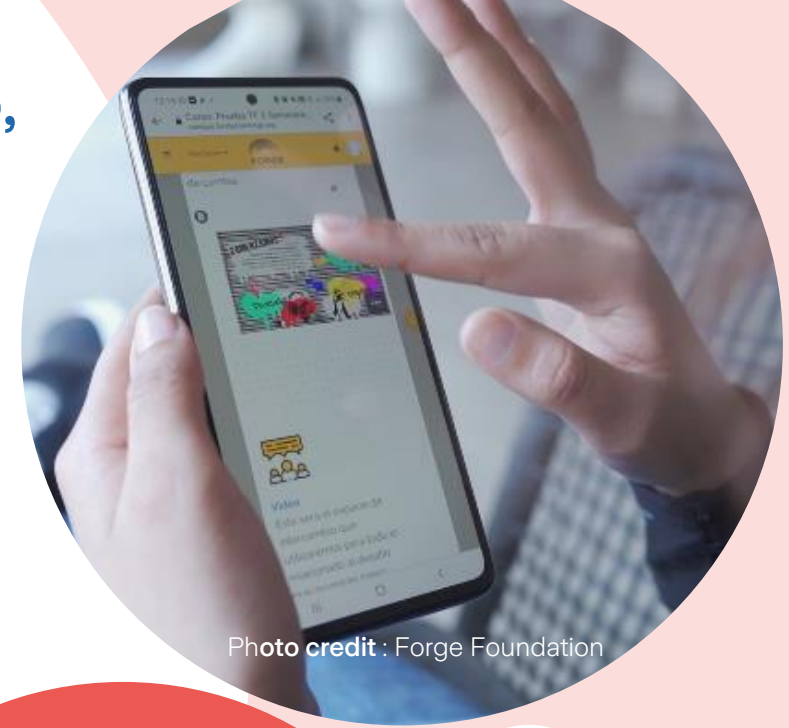


Photo credit : Forge Foundation



“Forge is the opportunity to discover what you want to do with your life and how to do it. It supports and guides you to get a job that will impact all aspects of your life. During training you discover things about yourself. It's quite an experience and helps you grow, it's family and friends. It's the best experience I've ever had!”

Fernanda, Forge Graduate, Mexico



Empowering Youth through Education, Entrepreneurship, and Employability Opportunities

Latin America – Transforming the future of tourism with sustainable social-impact business ventures

Tourism supports millions of jobs worldwide, especially for women and young people. The Transforming the Future (TTF) project aims to generate jobs and sustainable business ventures for communities whose economies depend on tourism. We have implemented the program together with Fundación Plan 21 and Universal Assistance in 5 countries in Latin America, and the TTF team is currently working on tourism projects with community groups in Argentina, Colombia, Chile and Mexico.

These communities are receiving training to improve their products and services. We are also working with the entire tourism ecosystem to implement best practices that can be certified as sustainable tourism, including companies and destinations. . Each community group will also serve as a model for future community tourism ventures.

The initiatives include:

- Promoting weaving enterprises for women in vulnerable situations
- Strengthening sustainable family livelihoods in local and ancestral communities.

- Recovering cultural heritage of Afro-descendant communities and involving them in offering tourist products through arts and crafts.
- Providing indigenous communities with training in tourism customer service
- Promoting the Coffee producers in good farming practices

For example, Lidio Martinez, a father of eight, is a charismatic and natural storyteller. He is sharing his culture with tourists through a popular game that he created, helping to generate more stable income for his community.

Adriana Benitez, a mother of four, discovered her passion for cooking five years ago after a severe health crisis. Her small local-food venture has had a transformative impact – spreading traditions through delicious flavors and helping her establish her own business.

By working alongside individuals and communities, we are taking a comprehensive approach and implementing socially impactful projects that revolutionize the concept of building sustainable destinations.



Transforming the Future won, in 2023, THE BEST SUSTAINABLE TOURISM PROJECT AWARD in the Tourism Innovation Summit (TIS), for the implementation of innovative model in the tourism industry



Empowering Youth through Education, Entrepreneurship, and Employability Opportunities



One of the opening events of the teacher training provided by Forge, in Mexico City.
Photo credit: Forge Foundation

Empowering Youth through Education, Entrepreneurship, and Employability Opportunities

New grants

Singapore



Advancing vocational training for adults with special needs

Together with APSN* and Zurich Singapore**

Grant duration: 2 years

Impact ambition: 800

At the heart of this new grant is APSN, a social service agency that provides special education, vocational training and employment support services for individuals with mild intellectual disability. APSN Centre for Adults empowers their trainees through best practices in vocational training, realistic on-the-job training and support services until they are ready for the workforce. Through this grant, Zurich Singapore will help provide skills, resources, and advocacy to support and expand APSN's vocational training programmes, benefitting individuals with higher support needs and making a positive impact on their families.

Spain



Creating employment opportunities for young people excluded from the traditional school system

Together with El Lindar*** and Zurich Sabadell Spain****

Grant duration: 3 years

Impact ambition: 20,000 people

This grant aims to increase employability for young people in vulnerable circumstances. El Lindar is a second-chance school, providing guidance and support to teenagers and young people through personalized and real-life job training programs. The diverse learning experiences help to guarantee that participants can build their own paths and develop their basic, technical and transversal competencies to help them grow personally and professionally. The Digital Manufacturing program accompanies students for three years from 'school dropout' to a job placement in the industry.



In addition, we have renewed our support to:

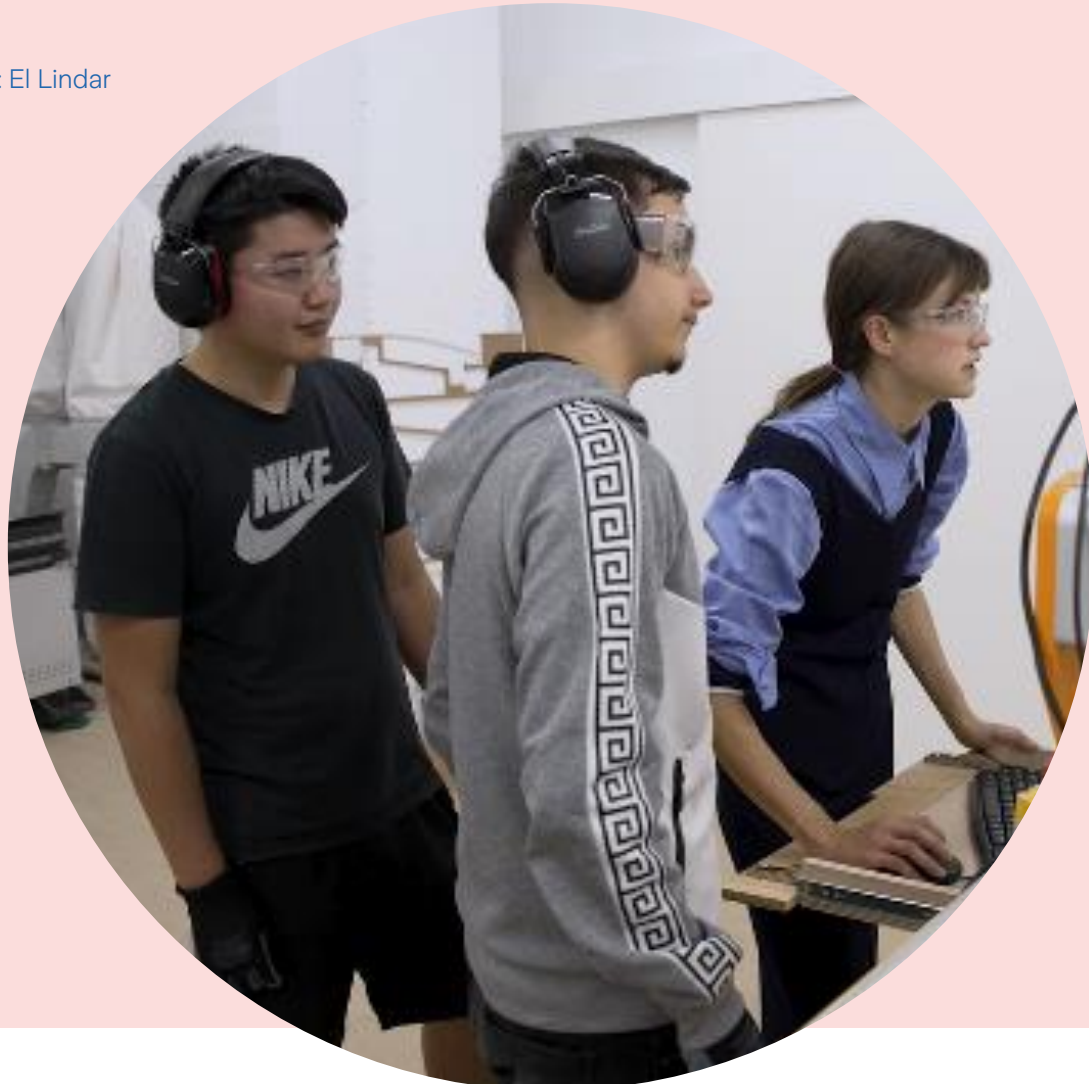
- United Way Greater Toronto in Canada
- The Ombuds Office for Children's Rights in Switzerland

*APSN Ltd. – Centre for Adults. **Zurich Insurance Company Ltd (Singapore Branch). ***Fundació privada El Lindar.

**** BanSabadell Vida, SA de Seguros y Reaseguros.

Empowering Youth through Education, Entrepreneurship, and Employability Opportunities

Photo credits: El Lindar



In 2023, one out of every 23 people in the world needed humanitarian assistance and protection – OCHA*



In 2023, we provided assistance to victims of 20 disasters worldwide, collaborating with humanitarian organizations and Zurich employees to offer support tailored to the unique needs of each affected community.

While disasters may share similarities, their impact varies depending on factors such as community readiness and the evolving needs of those impacted.

One such instance was when earthquakes struck South-eastern Turkey and North-western Syria. In addition to supporting immediate relief efforts, we mutualized resources with Zurich's local team and Needs Map, building on our prior collaboration during the COVID-19 pandemic. This enabled us to launch mental wellbeing support, helping with the recovery process by providing young people with information and resources.

The entire project aims to build resilience post-earthquake and initiate a national preparedness plan. Firstly, the Side by Side online platform, originally established to support

teachers and healthcare workers during the pandemic, will also offer free online psychosocial support (PSS) sessions to frontline helpers and humanitarian workers.

Additionally, to carry out field-based Mental Health and Psychosocial Support (MHPSS) activities, psychosocial support (PSS) centers were established in the container cities of three locations severely impacted by the earthquake. These activities encompass individual and group psychosocial support sessions, along with need-specific group activities.

These PSS centers serve as spaces for adults, youth, and children affected by the earthquake to access essential mental health and wellbeing support and participate in activities tailored to their needs.

The initiative also aims to help build a new country-wide culture to promote youth mental wellbeing, break down the stigma, activate the resilience of Turkish youth, and prepare them to best face potential future crises.

Visit to container city in Hatay with Sofyen Khalfaoui – Z Zurich Foundation, Zurich Sigorta team and Needs Map Team in May 2023

Photo credit: Serkan Dundar, Zurich Sigorta

*the United Nations Office for the Coordination of Humanitarian Affairs

In 2023, one out of every 23 people in the world needed humanitarian assistance and protection – OCHA*

The handicraft activity for children took place at the Psychosocial Support Center, located in one of the earthquake-affected cities, Hatay.

Photo credit: PSS Specialist Hatice Nalan Süşeli, Needs Map

Moving from reactive measures to a proactive strategy

The COVID-19 pandemic highlighted the importance of collaborative efforts and transparency when responding to crises. To tackle emergencies effectively, organizations must work together.

In 2023, we initiated a listening journey to learn how corporate foundations like ours can contribute to humanitarian efforts. Our fourth pillar, “Responding to Crisis,” reflects our commitment to supporting people in disaster-affected communities and strengthening their personal resilience. With the number of climate and conflict-related disasters projected to continue rising, it is crucial to adopt a preventive, multi-faceted approach that addresses immediate needs and adapts as those needs evolve in the mid-term. By mainstreaming prevention and invisible needs, such as mental health, into our responses, we can achieve long-term impact in communities, helping them to thrive even in the face of future crises.

Learn more about our approach here:
<https://www.zurich.foundation/crisis-response>





Launching a new chapter together –
The power of collaboration to scale *impact*

Greenhouse nursery training in Antioquia
Photo credit: Red Cross Colombia

From strengthening partnerships to influencing system-level change, here's how we aim to scale up our support for vulnerable people.

Why 2035?



When we looked at evolving our ambition, it became very clear that the best can be achieved by adopting a long-term view. Given that the impact of our work is not linear by nature, defining a 2035 horizon helped us to fairly demonstrate the boldness of our new ambition. Where we want to be in 2035 is therefore our new North Star. That determination is essential: it informs where we need to be in 4 years from now in order to be on track with our new North Star.

A dual approach. We understand that philanthropy and community support cannot thrive in isolation. By forming partnerships with other organizations and corporate foundations, we are expanding the ecosystems of community support, significantly increasing our capacity to create impact at scale.

Simultaneously, our aim is to influence systemic changes that create benefits for people well beyond those we directly support. Through case studies and success stories, we can clearly demonstrate to relevant stake-holders the impact and significance of the work we do with like-minded organizations.

This belief in impact scaling through system-level changes and partnerships is being embedded within our organization itself, as we strive to create positive transformations across our four pillars of work.

From strengthening partnerships to influencing system-level change, here's how we aim to scale up our support for vulnerable people.



"It's about optimizing what we have and who we are, so that we can do better for society and those who need help most. We have long-term ambitions, but they begin now and will continue to be our focus over the next four years."

Gregory Renand,
Head of Z Zurich Foundation

Refining our structure and strengthening our team

Delivering on a bold ambition requires a strong team of experts in various fields. In 2023, we enhanced the capabilities of the team, strengthening the skills, experience and responsibilities of existing team members. We also created and filled several new positions to ensure the Management Team is set up for success.

Today, 22 dedicated individuals are now working hard to create brighter futures for the most vulnerable around the world. Each team member brings unique expertise, passion, and a strong commitment to making a meaningful impact. We are united by an extraordinary motivating purpose, and are driven by our shared values and collective determination to bring about positive change.

Scaling impact through system-level change and partnerships

To tackle global challenges, we need systems-level solutions implemented through partnerships. By collaborating, sharing insights and driving action, we can reshape systems more swiftly and effectively.



Commemorating the signing of the Memorandum of Understanding and launch of the 'Por Ti' program with representatives from EPIS, Coimbra University and Zurich Portugal

*Zurich – Companhia de Seguros Vida, S.A.

Por Ti: Promoting mental wellbeing at a systems level in Portugal

The “Por Ti” (‘For You’) program project in Portugal shows how a systems-led approach can make a widespread and lasting difference: by changing the way mental wellbeing is embedded in the national school curriculum.

The initiative is working in over 70 schools in more than 50 municipalities to date. The school setting is ideal for promoting mental wellbeing and encouraging conversations, as schools bring together a large community of people at a critical developmental stage.

The primary goal of the project is to raise awareness about the subject and help reduce stigma. This is where the system-level approach is yielding results: by encouraging teachers, families and students to create a network of people seeking to promote mental wellbeing and talk about it openly.

‘Por Ti’ aims to positively impact more than 100,000 young people, teachers and parents by 2026.

A program of this scale is only possible through the collective effort of various organizations, each playing a crucial role in its success. “Por Ti” is managed by Zurich Portugal* and [Missão Azul](#) and implemented by [EPIS – Entrepreneurs for Social Inclusion](#) in collaboration with the [Cognitive Behavioral Clinical Psychology Unit](#) of the University of Coimbra.

Scaling impact through system-level change and partnerships

The Life Project – Integrating mental health content into socio-emotional education through the state-wide high school curriculum in Brazil

Young students struggling with mental health and wellbeing often experience lower academic performance, higher dropout rates, and even conflicts with the law. The lack of specialized guidance and reliable information about mental health contributes to teachers' uncertainty in addressing these challenges.

In response, Instituto Anima offers a program developed by mental health and education experts. The program raises awareness and provides tools to improve mental wellbeing for students, educators, and the entire school community. In Brazil, state governments are responsible for high school education and introduced a reform that changed the high school curriculum nationwide, including the Life Project.

The Life Project will help empower students to plan their own educational journey, encompassing physical, cognitive, emotional, and social aspects.

Through our collaboration with Brazilian education departments, Instituto Anima and Zurich Brazil*, supported the inclusion of mental health content into the curriculum in three states in Brazil. In 2023, this program has positively impacted or transformed the lives of more than 1,1 million young people and teachers.

We recognize the power of education in changing people's realities and are actively contributing to this transformation of the educational ecosystem. This program consists of two components: the school hub, which focuses on developing emotional literacy in the first year of high school through the Life Project, and the public hub, which provides content and learning resources based on the school hub components through an accessible education platform.

*Zurich Minas Brasil Seguros S.A.



Photo Credits: GOIAS State



Scaling impact through system-level change and partnerships



“The School Hub program aims to revolutionize education by enhancing student engagement and developing young people’s socio-emotional competencies. By working together, we have been able to integrate critical skills like self-awareness, self-management, empathy, and collaboration into state-wide curriculums. Through collaboration, we uplift students’ well-being and equip them to navigate life’s challenges with resilience and purpose.”

Daniel Castanho,
Founder and Chairman of Anima Education Group



Scaling impact through system-level change and partnerships

Community Brigades – Integrating additional good practices into government policies, Mexico

In Mexico, the National Civil Protection agency is responsible for protecting and supporting the population during disasters. Working closely with communities, the Mexican Red Cross identified an important opportunity to strengthen the Civil Protection system. By improving relationships between communities and the government, they could ensure support reaches vulnerable populations that are often difficult to reach.

This led the Red Cross to create community brigades: trained volunteer groups equipped to assist their communities in preparing for and responding to floods. During a major flood in Tabasco in 2020, the local community brigades effectively applied their training to respond to the flood and worked alongside response teams and Civil Protection during the recovery process.

The brigades' efforts played a crucial role in minimizing the impact of the flood and facilitating community recovery. Recognizing the success of the community brigades' approach, the National Civil Protection agency invited the Mexican Red Cross to contribute to the development of the National Strategy for Resilient Communities. The Mexican Red Cross helped integrate the community brigade approach into the National Strategy, expanding the focus beyond just responding to emergencies to also include preparedness and proactive measures.

Since 2018, the Flood Resilience Project has directly reached more than 20,00 people in Mexico, with a further 3,000,000 indirectly reached through large-scale communications, training and replication.



Gloria's story

Gloria lives in a small community located among the banana fields of Tabasco. She has joined a community brigade and is playing her part in the Flood Resilience Project. Discover her story: <https://youtu.be/icyiDGRx898>

This project demonstrates the power of community-based solutions supported by volunteers. Such solutions can be applied and scaled in other flood-prone areas. The Zurich Flood Resilience Alliance, is helping communities all over the world to enhance their safety and build resilience, having a positive impact on hundreds of thousands of lives every year. The work done in Mexico reinforces how local actions can be scaled further by local authorities and organizations, generating additional impact in both a significant and sustainable way.

Read more about the community brigades [here](#)



Alma and Natalia's stories

Alma lives in Tabasco, Mexico. “In my community, floods have a really, really big impact on women,” she says. “In our culture, women tend to be responsible for taking care of the house while men go out to work. We are left to look after the family. Sometimes during floods, we have to double our work to meet the needs inside and outside of the home.”

“In addition,” says Natalia, also from Tabasco, “women are vulnerable to harassment or gender violence, when they evacuate to community shelters.”

Both Alma and Natalia have joined their local community brigade, established by the Mexican Red Cross to train community volunteers in emergency prevention and response. This methodology contributes to generating and strengthening community social cohesion, as well as individual capacities in risk awareness, first aid, evacuation and search and rescue.

“Things have improved for women in my community,” says Alma. “Previously we didn’t have training on how to ask for help, how to get together to solve a problem. Now we look at the problems ahead of us without being afraid.”

Natalia agrees: “We have found a place to support our community. The training helps us as women, given that we are responsible for protecting and taking care of the home and the family, as well as our community.”

Find out more about community brigades here: [Community Brigades in Mexico – Solutions Brief – Flood Resilience Portal](#)

Brigades undertake first aid training in preparation for disaster scenarios.

Photo: Mexican Red Cross

Scaling impact through system-level change and partnerships

Dual Vocational Training in Insurance Program (DVT) – Advocating for change through partnerships, Spain

DVT is an award-winning program that tackles high youth unemployment in Spain and promotes diversity and inclusion in the insurance sector. It is designed with partnership at its heart.

Together with Zurich Spain*, several public administrations, five foundations and 110 insurance companies and brokers, we have rolled out this program in multiple education centers in 9 cities across Spain.

Young people enrolled in the program receive technical training with key industry partners and experts, to increase their knowledge and understanding of the insurance sector. The program also offers many hours of training experience within insurance companies and/or brokers and youth are accompanied by industry experts for a significant portion of these hours.

Here are some of the milestones to date:

- **224 apprenticeships offered to 153 students**
- **72% labor insertion rate**
- **4.3 million young people in Spain reached through a Spotify campaign**

Without the commitment and real-world input of organizations within the public and private sectors, we would not be able to reach the scale and depth of impact afforded by the program. When multiple actors join together to face a societal issue, the impact from their combined action reaches much further and resonates far deeper than what could be achieved alone.

*Zurich Insurance PLC – Spain Branch



Digitization in Insurance Master Class taught by Stefano de Liguoro, Head of Partners, to the DVT in Insurance students.

Photo credit: Anna Torres Colom

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