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2024 Impact Report

From collaboration to partnerships; from willingness to action

Published on June 12th, 2025

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

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Hope, humanity and working together in a divided world

In times like these, when global challenges, division and hardships can dominate the headlines, it's so important to recognize the resilience and collective strength within our communities. It is the quiet, determined humanity that I have seen in all parts of the world from wonderful, inspirational people that gives me hope and belief for the future.

Throughout the Z Zurich Foundation's (the Foundation's) 51-year history, our ability to adapt to a rapidly changing world has been based on enduring partnerships, a consistent approach and strategy and people focused on long-term sustainable change while listening intently to the communities that we champion and help. Collaborations like those with Junior Achievement, globally, Türk Eğitim Derneği (Turkish Education Association) in Turkey, Forge Foundation in South America, Rugby Players Ireland and AFL Players' and Coaches Association through "Tackle Your Feelings" and UNICEF in 15 countries and growing, have been the bedrock of the impact that we have been able to make for more people and more communities across the world.

Growing uncertainty and vulnerability across the world have led us to explore how to combine this successful approach with new ways of engaging with people who can drive change and a fairer society. This has driven an increased focus on advocacy and changing systems. For example, working with One Young World, we have been able to encourage young changemakers and entrepreneurs from Lao to Barbados and Canada to Nigeria. And our champions in Zurich Insurance Group (Zurich) Business Units increasingly link us with committed foundations, charities, leaders and companies everywhere.

Even our most enduring and impactful program has evolved- the Zurich Flood Resilience Alliance has now broadened to become the Zurich Climate Resilience Alliance – helping communities preserve their independence in the face of flood but now also the challenges of heat and storms. We are expanding from rural areas into urban areas with a dramatic increase in those we can support through our expertise in risk management.

In my time as Chair, I'm proud to have seen the quality, experience and talent within the Foundation team grow significantly along with increased collaboration from Zurich, and this is absolutely key. In the past year, we set up a Business Action and Advisory Council, benefitting from high-level support from leadership, trustees and so many talented, committed people within Zurich.

Despite the uncertainty that lies ahead, I am confident in our increased ability and capacity to meet the challenges in our four strategic pillars: adapting to climate change, improving mental wellbeing, enabling social equity and responding to crisis.

The loudest voices can belong to those acting without humanity. I am privileged though, to work with so many remarkable people and partners who refuse to give up and choose to forge ahead, together. With the right mindset and the right people, we can overcome seemingly insurmountable challenges and increase independence, confidence and fairness. To every person who supports and shares in this ambition, thank you for bringing hope and reminding us all that being human is to care.



Gary Shaughnessy,Chair of the Z Zurich Foundation

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Delivering remarkable impact in a fragmented society

In 2024, we stood at the threshold of a new strategic cycle, marking a fresh start and an opportunity to scale up our ambition and reinforce our commitment to delivering meaningful change. Our collective efforts enabled us to impact an unprecedented 10.5 million people, more than doubling our initial ambition for the year. It sends a powerful signal of our dedication to drive change. It also puts us in a strong position to meet our 2027 goal of positively impacting at least 25 million lives. But numbers only tell just one part of the story. Behind every figure is a life impacted, a barrier removed and a future redesigned for the better.

The impact we achieved in 2024 is just the beginning, laying the groundwork for our aspirations in 2027 and beyond. By reflecting on both the lessons we learned and the successes we achieved, we can better focus our efforts to make a lasting impact.

Today, our world is undergoing a profound transformation that demands our attention and action. In the past, growing social needs and society's ability to respond were both going in the same direction (although unfortunately at different paces). Today, this dynamic has shifted dramatically, with these forces now moving in opposite trajectories. What this means is that more people need to be supported with less resources, prompting the humanitarian and development sector to re-imagine itself. This is why partnership lies at the heart of our approach. The transformation of our Foundation underscores this commitment, as we advocate for innovative solutions and redesign our portfolio to better serve our communities. Together with like-minded organizations, we can create a collaborative ecosystem that amplifies our efforts and fosters a more inclusive and resilient society.

As we navigate these complexities, our focus must remain fixed on the needs of the most vulnerable populations, ensuring that our efforts are both relevant and impactful. For this, I would like to highlight the wonderful work of the charitable organizations we collaborate in 60+ countries where we currently fund 100+ development programs. My personal highlight in 2024 was to meet with many of them in Latin America, which allowed me to see the impact we create together firsthand, and how we help amazing and talented people to realize their full potential, like Agustina from Buenos Aires. Agustina exemplifies resilience, finding hope amidst the most personal challenges a young person can face. She takes control of her life by relentlessly pursuing opportunities, showcasing her unwavering determination and strength.

The years to come have their own challenges, but also a myriad of opportunities for concrete and impactful actions. We will be there and continue to transform millions more lives.



Gregory Renand,Head of the Z Zurich Foundation

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2024 marked the beginning of a new four-year strategic cycle for us. With the collaboration of charitable organizations and the dedicated support of Zurich employees, we have achieved incredible impact across all our key areas since the creation of our Foundation, both in depth and scale.



Supporting communities further by enabling new partnerships

In addition to our programming and engagement activities, we have facilitated 15 new partnerships enabling us to drive system-level change and support even more people and communities.

Milestones and alignment

In 2024, we hit some big milestones. Our projects match our evolved goals and vision, setting us up for future success. By strengthening our ability to make a bigger impact through teamwork and broad changes, we are in a strong position to grow our influence and effectiveness.

Enhanced crisis response capabilities

Furthermore, we have significantly enhanced our crisis response activities, responding to over 30 crises in 2024 alone – a figure that represents double the number of crises supported year-over-year. This strengthened capability ensures that we can provide effective assistance when it is most needed.

Investing in our team

Investing in our team has been a critical component of our strategy. Between October 2023 and February 2024, 40% of our Foundation team joined, bringing fresh perspectives and expertise to our management. This investment in our human resources underpins our ability to execute on our ambitious goals and navigate the complexities of our mission.

Building foundations for tomorrow

While delivering remarkable impact on all our key fronts throughout 2024, we are also now well positioned for 2025 and beyond. Our strategic initiatives and institutional developments have not only strengthened our current operations but have also laid the groundwork for the future.



Where do we stand in our strategic cycle and *Mission 2035?*

In 2024, we launched Mission 2035, an ambitious strategy to accelerate our impact and help create lasting change in some of the most precarious and at-risk places on earth. This strategy focuses on meeting

increasingly complex needs by scaling our impact through partnerships with public and private organizations,

and working with local and national authorities to generate positive and sustainable changes at a systemlevel.

By building on our learnings and successes, we have redesigned our programs so they are fit for the future.

The decisive actions we took and the impact achieved in 2024 have put us in a strong position to execute on our key objectives through to 2027 and for many years to come.

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2024 in numbers

10.5 million

lives positively impacted via our programming activities in 2024, a **179**% increase year on year compared to 2023

Improving Mental Wellbeing: Positively impacted

6.7 million

lives, including **2,779,000**where the impact was transformational – 281% increase year on year compared to 2023

Adapting to Climate Change: Positively impacted

1.3 million

lives, including **120,000** where the impact was transformational – 58% increase year on year compared to 2023

Enabling Social Equity: Positively impacted

950,000

lives, including 153,000 where the impact was transformational – 392% increase year on year compared to 2023

Responding to Crisis: assisting about

97,000

people via responses to **30+** disasters around the world – 258% increase year on year compared to 2023



Note: Positively impacted & transformed numbers from our grant programs during 2024. For each of our pillars, we have defined specific impact personas to clarify our definitions of "positively impacted" and "transformed." In summary: 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.

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By expanding the breadth and depth of the Improving Mental Wellbeing portfolio, outstanding impact was achieved in 2024. Nearly all programs delivered impact at scale following successful pilot phases engaging local public and private stakeholders. All the organizations we work with showed steady ambition to change the systems they operate in to promote mental wellbeing in the most sustainable way. This year was driven by effective advocacy strategies, scaling plans through collaborations and the successful delivery of the programs in Italy and Poland to support young refugees from Ukraine.

Sofyen Khalfaoui, Head of Improving Mental Wellbeing



David Nash,Head of Adapting to Climate Change

delighted with the progress, which builds

on solid foundations.

The increasing need for social equity has led to significant global support from Zurich Business Units, driving related initiatives. It is great to see how our grants have responded to local inequalities by providing tailored resources and opportunities, ensuring all young people can access quality training and support, so they can achieve their full potential and become economically resilient for life.

Adriana Poglia, Head of Enabling Social Equity By professionalizing our humanitarian emergency approach, we responded to more catastrophes than ever before in a given year. We did this with remarkable speed and impact. We take immense pride in working alongside strong humanitarian organizations and Zurich employees, translating their unwavering support into concrete actions that make a real difference

Manon Parmentier,

Head of Crisis Response,

Advocacy and Communications

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Deep engagement from Zurich and Zurich employees

In 2024, Zurich employees*, inspiring community engagement reached new heights. Here are some key achievements:

- Over 199,000* volunteering hours completed by Zurich employees across the globe, 28% increase year on year
- Over CHF 6.5 million in donations and fundraising (including Z Zurich Foundation's matching, 34% increase year on year)
- 270 grants in support of Zurich employees who are Board members of local charitable organizations, in addition to running four 'Board match' programs where employees wanting to be board members can be trained and matched to appropriate organizations (US, Canada, Spain, Ireland).

Our 2024 Community Hero Awards recognized the exceptional efforts of 37 Zurich employees around the world who make their communities better in numerous ways. Winners include Krysty Sullivan from Australia for her outstanding advocacy in raising awareness about women's health, Keshav Kaushik from Singapore for championing volunteer activities and leading the 'Break the Barriers' campaign to raise funds for girls' education, and Vinicius Campaner from Zurich Santander Brazil, a dentist offering free consultations and treatment to children and teenagers in underserved communities.

The amazing commitment and dedication we see every year from Zurich's people continues to increase. These collective efforts strengthen our communities and encourage others to join initiatives that build brighter futures.



Mark Heasman Head of Zurich Engagement



Yet again, Zurich offices all across the world, from Colombia to New Zealand, South Africa to Poland and everywhere in between, have shown how fundamental charitable giving is to Zurich's company culture. Employees continue to give their time, talent and money to support those in need. Despite this generosity, we always strive to do more, further activating the activist in all of us and are excited to broaden our giving program and further increase its relevance to Zurich's customers. in 2025. To every employee across the globe who participated in one way or another last year, a huge thank you.



*Zurich Insurance Group Ltd and its subsidiaries (Zurich). It also includes employees of the Farmers Group Inc. 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 and certain of its subsidiaries provide certain non-claims services and ancillary services to the Farmers Exchanges as attorney-in-fact and receive fees for its services.

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Vania Monasterio, Underwriter Liability and Surety Bonds

Zurich Chile

Outstanding Volunteering – in recognition for her participation in local CSR activities and championing them to her colleagues.

"For me, volunteering has been a deeply enriching and transformative experience. Through this, I have had the opportunity to contribute positively to my community, which has filled me with satisfaction and pride, strengthening the sense of teamwork and camaraderie with my colleagues."



Bill Dengler,Managing Attorney

Zurich North America

Outstanding Volunteering – for his long-term support of the Ronald McDonald House of Philadelphia, including fundraising, and with MANNA, delivering food medicine to vulnerable people in his local community.

"Find your superpower. What is something you are good at and enjoy? Chances are you can find a way to give back using that superpower. Whether it be teaching a child to dribble a ball, singing a song, fixing a door or making a lasagna – there will be a way you can use that to make a difference to someone in your community."



Alex Chen
ERM Specialist
Zurich Malaysia

Outstanding Volunteering – for his regular volunteering commitments, including the annual beach clean up and his continued support of the 300th EPIC house building programs.

"Volunteering began as a belief: that small actions can open doors to brighter futures. Acts of kindness take so little yet can mean so much. Every moment reminds me why I volunteer—because even the simplest gestures can create a lasting impact on someone's life."



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Launching a more efficient response to climate or conflict crises across the globe

In 2024, the Foundation strengthened its crisis response pillar, responding to more than 30 crises across the globe in 2024, compared to 20 in 2023. According to the CHF 10 proxy, we estimated impacting over 97,000 people via our responses, a 258% increase year on year compared to 2023.

Our ability to respond effectively in times of crises relies on our strong international network, including humanitarian organizations, Zurich Business Units and Zurich employees.

To drive this change, we implemented the following key initiatives:

- **Defined Assessment Criteria:** Establishing clear criteria to align our efforts with our objectives while effectively managing our budget.
- Crisis Response and Recovery Appeal: Launching a dedicated multimillion initiative via our giving platform to facilitate donations from Zurich employees.
- 'Go-To' Partner Network: Creating a trusted network, connecting us to a
 vast array of experienced humanitarian organizations with a proven track
 record in immediate relief. This network includes non-governmental
 organizations, international organizations and UN agencies, such as
 International Committee of the Red Cross, International Federation of
 Red Cross and Red Crescent Societies (IFRC), Médecins Sans
 Frontières, Plan International Switzerland, Save the Children,
 Switzerland for UNHCR, UNICEF.
- Mental Health and Psychosocial Support (MHPSS): Whenever feasible, we integrated MHPSS interventions into our initial response efforts.



The importance of Mental Health and Psychosocial Support (MHPSS) in emergency responses

Over the years, through our discussions and responses, we have identified a critical gap: mental wellbeing in crisis situations. As of 2023, one in six people in crisis settings suffer from mental health conditions, according to the WHO. This issue is even more pronounced among youth, with approximately 25% of children and adolescents in crisis situations developing mental health disorders, as reported by UNICEF.

Crises are akin to societal settings where mental health is not mainstreamed, remains too expensive and is often deprioritized by funders. Consequently, mental wellbeing continues to receive minimal attention in the crisis response cycle. In 2023, only 1.5% of international aid was allocated to mental health (<u>United for Global Mental Health</u>). This lack of integration and investment exacerbates the mental health crisis, leaving vulnerable populations without adequate support.

We strongly believe that MHPSS must become a mainstream practice embedded in all humanitarian responses. The responsibility is immense: effective integration of MHPSS in humanitarian responses can reduce mental disorder prevalence by approximately 30-35%, according to the Inter-Agency Standing Committee (IASC).

To achieve this, we have started to identify our added value in changing systems to better address these invisible needs, supporting the humanitarian sector in integrating MHPSS activities wherever possible, and helping communities and individuals strengthen their personal resilience.

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Advocacy is a strategic lever for driving impact at the Foundation. We define it as a collaborative process with our charity partners and Zurich to amplify our efforts. We do it in two ways: through system-level changes and partnerships.

To scale our impact through system-level changes, we strategically target areas based on potential impact, resource needs and likelihood of success. Scaling occurs only when effective community programs and replicable advocacy proof points are in place. We prioritize building relationships with key stakeholders who can influence these systems, recognizing that system-level change is a long-term and less predictable effort than direct community programming.

In terms of partnerships, we work with charities to embed strategic collaborations in our programs, using funding mechanisms like grants and coalitions. Our charity partners seek co-funding opportunities, while Zurich Business Units engage local partners in grants. These organizations can invest in our supported projects. We leverage our resources and relationships to identify and connect with like-minded organizations to enhance our initiatives.

Our advocacy is grounded in evidence-based thought leadership, credible proof points and robust stakeholder mapping and engagement.

In 2024, as we built strong foundations to support our advocacy work and worked to scale our impact across projects and pillars, we identified additional gaps to ensure the readiness of our programs. We focused on understanding their capacity and infrastructure to scale up their impact strategies, as well as identifying the activities and initiatives that will support this approach, including the role we can play alongside Zurich Business Units.

Simultaneously, we began reporting several key milestones. We facilitated 15 new partnerships to enhance the programs we support and helping systems changes on nine occasions, such as school, training, or sport curriculum to integrate mental wellbeing roadmap and training.

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In 2024, we redesigned a major part of our portfolio to better align with our strategic goals and deepen our impact – both in scale and depth. Some key highlights of this transformation include the approval and renewal of 11 grants in 2024, with an additional 12 grants in the second half of 2023 that were implemented in 2024. Through the year, we also conducted a detailed analysis of all of our active grants, ensuring they have potential to scale up impact.



Redesigning our portfolio of activities to scale up impact

Embracing adaptation in the face of climate change in 24 countries across the globe

In 2024, the Zurich Climate Resilience Alliance (the Alliance) underwent a significant evolution. After ten years of focusing on flood resilience, the Alliance expanded its scope to address a broader range of climate-related challenges, including heatwaves, wildfires and storms. This expansion is driven by the increasing frequency and intensity of these hazards, underscoring the critical need to enhance resilience in both rural and urban communities.

While 2035 serves as our guiding vision, we are targeting specific system changes over both the short and long term, in line with our acceleration strategy cycle from 2024 to 2027.

The Alliance is dedicated to community-level work, using the Climate Resilience Measurement for Communities approach. This method enables members to assess the strengths and weaknesses of a community's resilience, design tailored interventions and implement them collaboratively to ensure community ownership. Our efforts are supported by research and

knowledge generation aimed at influencing local systems, thereby improving resilience on a broader scale. On a global level, we focus on common systemic issues, applying international global advocacy to support local change.

Our Urban Climate Resilience Programs (UCRP) are designed with scalability in mind, targeting growth through partnerships with both public and private sectors. Adopting the same community-level approach as the Alliance, UCRP leverages our close collaboration with Zurich teams worldwide. Our partner organizations have also successfully secured new funding sources to extend their work in countries such as Colombia, the UK, and Spain.

This collective effort underscores the significant impact we can achieve when we share a common agenda and vision, paving the way for more collaborative efforts to influence change on a global scale.

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Linda FreinerChief Sustainability Officer
Zurich Insurance Group

Over the past decade, Alliance members have made significant strides in addressing the climate crisis, showcasing the power of collaboration and innovation. However, our work is far from over. The urgency of the climate crisis requires that we accelerate our collective efforts, leveraging the lessons learned and the collaborations forged to drive even greater impact. The next decade is crucial and I am confident that together, we can achieve the ambitious goals necessary to secure a sustainable future for generations to come.

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Scaling up efforts to promote young people's mental health and wellbeing with UNICEF

We have renewed our global partnership with UNICEF, Thriving Together, to scale our efforts in prioritizing and promoting young people's mental health and wellbeing. Our ambitious goal is to impact at least 11 million people by the end of 2027.

A system-change approach – Adopting a system-change approach at the government, community and individual level, the partnership aims to enhance countries' abilities to address youth mental health and wellbeing, with a strong focus on prevention. Central to this initiative are program tools that have been collaboratively developed and field-tested, offering both in-person and digital interventions. These tools provide adolescents and caregivers with valuable information, skills, and strategies to care for their own and each other's mental wellbeing.

Phase 1: Tailored responses (August 2021 – August 2024) – In the first phase, our strategic partnership has supported national authorities in tailoring responses to their specific needs in countries such as Ecuador, Mexico, Colombia, the Maldives, Nepal, Vietnam and Indonesia. We have used various delivery mechanisms, including school systems, digital interventions and community-based initiatives, to meet these needs effectively.

Between 2022 and 2024, these intervention approaches and tools were tested in a global pilot. The results clearly demonstrated the effectiveness of these evidence-based strategies, tailored to fit different contexts. Across the varied settings and delivery methods, we observed consistent improvements in young people's social and emotional skills. The key insights from this testing phase will guide the scale-up and expanded support for adolescents in both Phase 1 countries and also new countries of the partnership.



Adolescent girls participating in school-based mental health sessions being conducted at a school in Surkhet District in western Nepal. These classes are part of a larger initiative to promote the mental well-being of young people.

Credit: © UNICEF/UNI646487/Upadhayay

What is Thriving Together all about? Click here to learn more about it.

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Phase 2: Expanding impact (August 2024 to August 2027) – In the second phase, running until 2027, we aim to support young people's mental health and wellbeing by:

- Establishing protective policies and scaling advocacy strategies
- Fostering nurturing school and community environments that promote mental wellbeing
- Ensuring the presence of connected and supportive caregivers
- Cultivating resilience in adolescents
- Making thematic tools and resources available globally to practitioners

These elements are the foundations of a healthier future for our youth and generations to come.

Program model and global infrastructure – Our program model with UNICEF integrates a package of global tools, strategic interventions at the country level, and a vision for impact at global stage. Program tools provide the practical resources necessary for implementation, while strategic interventions and advocacy strategies guide the delivery approach and specific actions at country level to transform systems in a sustainable way.

Expanding impact – To meet growing global demand, we have expanded our partnership with UNICEF from seven to 15 program countries, including Argentina, Bangladesh, Bhutan, Colombia, Ecuador, Egypt, India, Indonesia, Jordan, Malaysia, the Maldives, Mexico, Nepal, Pakistan and Vietnam. We are scaling the partner-ship's impact by strengthening policy actions and programmatic interventions across digital, school and community platforms to reach young people everywhere, including vulnerable groups like migrant and refugee communities.

Through these comprehensive and concerted efforts, we are committed to driving sustainable change and making a significant positive impact on the mental health and wellbeing of young people worldwide.



Jesus Eduardo Garcia Areyano, "Abraza Tu Mente" Champion Colombia



Young people face profound challenges, such as the pressure to meet unattainable standards in the increasingly competitive job market. We are not just a generation, we are individuals aware of the systemic problems surrounding us. We face complex challenges and need to be heard instead of ridiculed. It's time we break that stereotype and accept that our sensitivity is not a weakness but a response to a world that urgently needs transformation.

Empathy and understanding are powerful tools to build bridges between generations and move toward a future where we all can thrive.



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Building capacity and scaling our impact to tackle youth unemployment

Over the next 10 years, 1.2 billion young people will become working-age adults in emerging economies. The job market in these economies is predicted to create 400 million new jobs, leaving almost 800 million young people at risk of not finding employment. When young people have the opportunity to develop their skills, secure meaningful employment and build businesses that create job opportunities employment, they can achieve financial independence and contribute positively to society.

We expanded our collaboration with JA Worldwide to reach even more under-served youth in 19 countries. JA Worldwide is one of the largest and most impactful youth-serving nonprofits globally, helping young people develop the skillset and mindset to build thriving communities, even in areas of political instability, violence, and extreme poverty.

Our joint initiative is a collaborative effort with Zurich Business Units around the world. We aim to enhance JA's capacity by centralizing efforts, sharing best practices and supporting employee volunteering. Volunteer-led work-readiness programs teach critical skills that prepare young people to start careers or their own businesses. Zurich employees can engage with students in various ways, including:

- Providing professional expertise and training
- Connecting students to local employers
- · Mentoring teams through webinars and meetings

This initiative equips young people with the tools and confidence to succeed in their chosen paths and ultimately, transform their futures.



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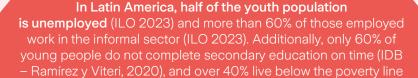
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(CEPAL 2022).

In collaboration with Zurich local offices and Zurich Santander Insurance America S.L. (Zurich Santander), we support Foundation Forge's "Tu Futuro" program. This aims to bridge the gap between vulnerable youths and the job market.

Participants will develop personal strengths and professional skills, expand their networks and receive mentorship and training.

In the first 14 months, the program has already positively impacted and/or transformed over 470,000 lives. With a scaling strategy in place, it has the potential to reach over 1,3 million people before the end of the current phase. Designed for scalability, the project combines quality and impact, leveraging technology and alliances to integrate education systems, teachers and companies to improve the situation of youth in the region.

Discover how the program transformed Angela's life, enabling her to create a better future for herself and her daughter here.



Discussion with current students and graduates of the program at Fundación Forge's offices in Buenos Aires. Gregory Renand and Leonardo Caamaño from the Z Zurich Foundation as well as companies that employ graduates were also present.

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From recovery to resilience

In the aftermath of a disaster, survivors who have lost loved ones, livelihoods and homes urgently need Mental Health and Psychosocial Support (MHPSS). These invisible needs, which are crucial to recovery and can have long-term consequences, are unfortunately often overlooked.

Through our "Responding to Crisis" and "Improving Mental Wellbeing" pillars, we are addressing this critical gap. By providing targeted support and resources, we ensure that individuals and communities can better cope with acute trauma, improve their wellbeing, and with time, develop the resilience needed to rebuild their lives.

While we respond to crises as they occur, our prevention and promotion mental wellbeing initiatives are also contributing to increased coping capacities during emergencies. Building on this enables a continuum of support that makes it possible to deliver customized assistance tailored to the unique needs of each individual and community.

In Türkiye, our collaboration with Needs Map responds to the immediate recovery needs in the aftermath of the February 2023 earthquake, while initiating sustainable system change for youth mental wellbeing in Türkiye. The program aims to initiate a new country-wide culture to promote youth mental wellbeing, contribute to immediate recovery, activate the resilience power of Turkish youth and prepare them for possible future crises through:

- **Community centers** in earthquake-affected areas that provide mental health and wellbeing support for adults, youth and children
- An online mental health portal with mental wellbeing resources and online counselling sessions with accredited psychologists
- Resource development with videos, infographics and live sessions on psychological support and self-development, vetted by a scientific advisory board
- Social media campaign to increase psychological resilience and preparedness across Türkiye

In 2024 only, more than 170,000 people have been positively impacted.



International Day of Persons with Disabilities event with children at Side by Side Psychosocial Support Center in Antakya.

Photo credit: Hatice Nalan Süseli

Note: Collaboration between the Z Zurich Foundation, Zurich Sigorta A.Ş. (Zurich Türkiye) and İhtiyaç Haritası (Needs Map)

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In the fall of 2024, during the most devastating floods in Spain's recent history, we mobilized efforts with Zurich Spain's local team, working closely with local charities and humanitarian organizations to assist individuals impacted. Our joint efforts helped provide immediate relief through the Spanish Red Cross, as well as a focus on delivering mental health support and addressing psychological trauma, especially for children from highly vulnerable backgrounds with Betania.

Every year, the Philippines is struck by over 20 typhoons and significant storms, causing devastation that extends far beyond the physical damage. In November 2024, Super Typhoon Man-yi displaced over 92,000 people, including thousands of children. These disasters leave behind invisible scars: fear. anxiety, and trauma, especially among children. With the expertise of Plan International, our partner operating in the country, we explored what it would take to deploy Mental Health and Psychosocial Support (MHPSS) interventions. Guided by the insights from local teams on the ground, we decided to make a substantial donation to enable the integration of mental health support into their initial response plans. By addressing mental health and psychological needs, we can help the most vulnerable in crises to heal and rebuild their inner resilience.

The outcomes of our initiatives in multiple countries continue to inform our mental wellbeing and crisis response strategies. By leveraging these insights and strengthening our partnerships we can sustain and scale our efforts, ensuring that individuals and communities receive the support for immediate needs while also strengthening the ability to withstand and build resilience to future crises.



Children engaging in activities at Child- and Adolescent Friendly Spaces (CAFS), March 2025. Photo credit: Drizzle Mae Bais, Plan International Philippines.

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In Vietnam, our Thriving Together partnership with UNICEF to improve youth mental wellbeing is implemented in close cooperation with the government Ministry of Education and Training. The initiative focuses on developing evidence-based tools and mental health approaches that are integrated into existing education systems.

In a recent example, it was proven how the infrastructure and delivery mechanisms introduced as part of "Thriving Together" could be adapted to enhance the response during emergencies:

In Lao Cai, one of the provinces hardest hit by Typhoon Yagi in September 2024, the presence and infrastructure established as part of Thriving Together enabled a timely and comprehensive response. Training courses on MHPSS for teachers, delivered before the disaster, helped local communities respond more effectively to the mental health impacts of the typhoon. UNICEF's assessment indicates that teachers, education managers and children in Lao Cai have shown greater resilience compared to those in other provinces, due to the earlier training.

Zoom in on prevention and promotion approaches to youth mental wellbeing:

Prevention focuses on identifying and mitigating risk factors for mental health conditions to minimize their onset. It aims to address conditions before they develop, reducing the number of people affected and easing the strain on treatment services. Efforts vary based on the target audience and context, such as peer-to-peer support for displaced adolescents.

Promotion involves creating environments that enhance psychological wellbeing. For example, education strategies can build youth emotional literacy and support positive coping strategies. Promotion also includes fostering open dialogue about mental health to reduce stigma and encourage seeking support before crises occur.



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We are actively building a future where we address young people's needs in spaces they feel comfortable in and through relatable, trustworthy voices. This includes mental wellbeing initiatives, peer-to-peer, caregiver support and teacher training, ensuring that young people receive the support they need now and in the future. The needs of young people range from mental wellbeing to education and employability and the classroom presents a unique opportunity to deliver interventions with substantial impact and the capacity to establish ecosystems of support.

Promoting mental wellbeing in classrooms through role models

In 2024, the Tackle Your Feelings (TYF) Ireland program entered a new phase with the launch of the TYF Schools digital platform. TYF Schools is a classroom-based, teacher-led program designed to support youth mental wellbeing. Aimed at students aged 14 and over, it provides teachers with comprehensive lesson plans grounded in positive psychology and sport psychology principles. The content has been reviewed and approved by clinical and educational psychologists and is further enriched with personal insights from some of Ireland's top rugby players, making it both relatable and inspiring for students. Upon completing the program, schools also have the opportunity to host a TYF rugby player ambassador for a facilitated discussion on mental health and wellbeing.

The TYF Schools initiative, a joint initiative with Rugby Players Ireland and Zurich Ireland, aims to set a new standard for youth mental wellbeing by equipping students with practical tools for building resilience, emotional intelligence, and positive mental health. The program in schools builds on the success of earlier phases of the TYF program that features stories and support from top Irish rugby players, breaking down stigma and fostering a national conversation about mental wellbeing. The program's goal is to achieve at least 30% adoption in schools by 2027.

Discover the transformative power of sport in BBC StoryWorks' Game On Series.

Note: Collaboration between the Z Zurich Foundation Rugby Players Ireland Foundation and Zurich Insurance PLC (Zurich Ireland)



TYF Ambassadors Calvin Nash & Christy Haney. Photo credit: Info Sports Photography



TYF Ambassadors Zac Ward & Beibhinn Parsons. Photo credit: Info Sports Photography



Our commitment to young people includes being present in their lives and prioritizing mental wellbeing prevention. This approach empowers them to overcome challenges and thrive.

Alison Martin,

Zurich Insurance Group CEO for Europe, Middle East and Africa and Bank Distribution and Member of the Foundation's Board of Trustees

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Seeing how beneficial the Autistic and OK program has been to the other autistic pupils at my school has been amazing. It has had a really positive impact on their experience of school and on how they cope in their everyday lives.

Lily,

Student who helped develop the Autistic and OK program



Bridging critical gaps with communities of support from teachers, caregivers and peers

Everyone should be able to feel ok at school, but 4 out of 5 autistic young people experience mental health challenges. Together with Ambitious about Autism, we developed the Autistic and OK toolkit, a free resource offering vital support for autistic young people to take control of their mental wellbeing, understand themselves and feel ok. In just one year, the program has reached almost 1,000 schools and has already impacted more that half a million individuals across the UK.

The positive impact it is having on pupils across the UK speaks to the brilliant work of the autistic youth advisors from our Ambitious Youth Network who helped develop the program. We aim to reduce stigma about autism by involving teachers, carers and peers in the school environment. By providing tailored mental health support and resources, the program fosters a supportive and inclusive environment where autistic young people can thrive and achieve their full potential.



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Driving transformation in education and local communities through teacher training and capacity building

In Türkiye, through the 'Our Teachers: Insurance of Education' project, carried out in collaboration with the Turkish Education Association (TED), we provide training and support for young educators who are starting their careers, often in remote rural areas with limited support and access to resources. We support them in creating a brighter future for students and contributing to the social development of the regions where they work.

The grant focuses on several key areas:

- Personal and Professional Development: The training programs focus on enhancing teachers' individual skills and improving their professional competencies
- Creating a Stronger Ecosystem of Support: The program aims to establish a
 nationwide network of key stakeholders, including private and public employers,
 NGOs, and community leaders, to share best practices and strengthen
 educational networks.
- Empowering Female Teachers: The program specifically supports young female teachers who are assigned to villages and small towns in the first year of their career by offering tailored personal and professional development plans.
- Sustainability Through Advocacy: The program focuses on securing resources and sustainability through advocacy, ensuring long-term impact and support for teachers and students.

This program recognizes the critical role that teachers play in creating a nurturing and supportive learning environment where young people can thrive. So far, more than 1,100 dedicated village teachers across Türkiye have joined the program network.

The project has proven its social impact by winning three awards—two national and one international—in categories such as equality, inclusivity and equal opportunities in education. Each CHF 1 investment in 'Our Teachers: Insurance of Education' generates CHF 2.19 in social value.

Note: Collaboration between the Z Zurich Foundation, Zurich Sigorta A.Ş. (Zurich Türkiye) and Türk Eğitim Derneği (Turkish Education Association)



Fatmagul Sahan and her students; our teacher Fatmagul overcame earthquake challenges to launch Ağlayan Gelin, supporting local women through handcrafted goods inspired by nature. Photo credit: Atacan Baykoçak



Business leaders need a purpose beyond financial results. We must create value for all of society's stakeholders.

Yilmaz Yildiz,

CEO of Zurich Türkiye and member of the Foundation's Board of Trustees, who was recognized as one 12 UN Sustainable Development Goals Pioneers at the 2024 New York Climate Week



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Building communities of support for girls and young women through education

Our Accelerated Learning Centers program (Balika Shivir) with Plan International (India Chapter) is in its second year. It provides second-chance education and improved livelihood opportunities to young girls and women in Jharkhand and Rajasthan and has positively impacted more than 13,000 lives in 2024.

The project focuses on enabling underprivileged girls, who have dropped out of school, to successfully complete their secondary and senior-secondary education through open schooling and equipping young women with vocational skills training to enhance their employability.

The impact on young girls has been profound. Participants from various districts achieved top scores, with notable performances in Udaipur, Bikaner, Hazaribaqh and West Singhbhum. The project also includes the Graduate Girls Engagement Program, where graduates volunteer their time and skills to engage with the Balika Shivir students. This initiative not only benefits the students, it empowers the volunteers, fostering a sense of accomplishment and pride in their contributions.

The wider community impact is equally significant. This program has influenced parents, government stakeholders and community members. The family members of Balika Shivir girls have started strongly supporting the girls' education. Local governments have become involved in the program by helping repair Balika Shivir centers and installing water and toilet facilities where needed, among other contributions, to advance the girls' education. The integration of socio-emotional learning within the curriculum has helped girls from remote communities overcome family and societal challenges.

Additionally, the alumni group, 'Sakhi Sangam,' continues its community engagement even after the project phases out, ensuring the program's sustainability and lasting impact. The group undertakes regular community awareness initiatives such as forced marriage prevention, and advocates for the importance of education. These young alumni act as change agents to reduce barriers for girls' continued education, liaising with district and local government officials to support their efforts, thereby fostering long-term positive change in the community.

Read Vimla's story of how one girl's education transformed an entire community



Photo credit: Vivek Kumar



Photo credit: Vivek Kumar



Our collaboration with Plan India is a testament to our commitment to equipping vulnerable and underprivileged youth with necessary skills and resources. By working together, we aim to create opportunities that enable them to thrive, lead

Tulsi Naidu,

their communities.

Zurich Insurance Group CEO for Asia Pacific and Member of the Foundation's Board of Trustees

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When partnership comes to life, incredible transformations unfold. Though collaboration, we unlock the power to drive meaningful change. Together, we can tackle today's most pressing challenges with innovative solutions and create a brighter future for all.

When partnerships come to life

Enhancing and expanding impact through the Forge Consortium

Since 2020, the Z Zurich Foundation has collaborated closely with Forge Foundation, Zurich Insurance Group and Zurich Santander throughout Latin America to ensure young people have fair access to quality education and sustainable employment opportunities. Our joint ambition is to reach over 1.2 million individuals across eight Latin American countries. However, our efforts won't stop there. We are working with Forge to accelerate and scale up their activities to meet increasing societal needs. To achieve this, we are entering a pivotal new phase of our collaboration with the development of a Consortium of private sector participants to support youth across LATAM to enter the labor market. Over 300 participants attended the inaugural Forge Consortium summit in July 2024, with 92% expressing their interest in joining the consortium—a promising start and a prime example of how scaling through partnerships can materialize in our funded programs. The consortium is on track to launch early 2025 with five key employers in the region.

Social transformation through education in Ecuador

By enhancing education in disadvantaged communities, we are nurturing the next generation of leaders and professionals. In 2024, we renewed our collaboration with Unidos por la Educación to transform education in Ecuador over the next three years. Together with governments and private sector partners, we will build on the success of our initial grant in 2021, focusing on two key areas:

- 1. Ensuring the sustainability and long-term adoption of achievements from the first phase.
- 2. Expanding the program to new regions facing increasing inequality and significant social and economic challenges.

This program will have a lasting impact on over 36,000 students, 1,000 teachers and more than 3,900 families. Through strategic stakeholder mapping and engagement, Unidos por la Educación has successfully attracted additional public and private support in Ecuador.





Leveraging our global capabilities is essential to drive societal change. By fostering multisectoral partnerships, we can combine our resources and expertise to create impactful solutions that benefit communities internationally.

Laurence Maurice,

Zurich Insurance Group CEO for Latin America and Member of the Foundation's Roard of Trustees



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Collaborative efforts for youth emotional wellbeing in Spain

<u>Six out of ten adolescents experienced emotional distress in the last year</u>, according to the 2023 Youth, Health and Wellbeing Barometer. This reality highlights the urgent need to promote youth mental health.

In February 2024, the Princess of Girona Foundation, the Z Zurich Foundation, and San Juan de Dios (SJD), specifically the Hospital Sant Joan de Déu in Barcelona, signed a collaboration agreement to combine efforts in promoting and preventing emotional wellbeing among young people in Spain. Throughout the year, the henka program – led by SJD – participated in various platforms, showcasing its approach to promoting emotional wellbeing to multiple sectors and empowering young people with tools and resources. For instance, Zurich Spain helped bring henka to the Princess of Girona Foundation's Talent Tour, an itinerant. event that in 2024 brought together more than 25,000 young people from all over Spain. Participants had access to workshops and mentoring to guide them in their professional futures. Zurich Spain also supported the organization of the pioneering "Viva la Vida" festival in November in Barcelona. The event offered a unique space for 2,000 attendees throughout the day to reflect, learn and share about emotional wellbeing and resilience.

In the academic course of 2023-2024, the henka program impacted 240,000+ individuals, 5,600+ education professionals and 15,000 families, in nearly 150 schools in Catalonia and expanding to other regions such as Madrid and Valencia.







We seek to create meaningful opportunities that empower young people and drive positive change in our communities. Alongside the Foundation, we aim to ensure that our initiatives not only support the development of youth but also contribute to a better society.

Vicente Cancio,
CEO of Zurich Spain and members
of the Foundation's Board of
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Note: Collaboration between the Z Zurich Foundation, Zurich Insurance PLC – Spain Branch, Hospital Sant Joan de Déu

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Enhancing climate resilience in Jordan: The "Tabeaa" project

In 2024, we collaborated closely with Zurich Climate
Resilience Alliance member Mercy Corps and the Swiss embassy in
Jordan to secure additional funding to build on and expand the
Alliance's efforts in the country.

The "Tabeaa" (nature) project, officially initiated in early 2025, is an innovative effort aimed at improving climate resilience and disaster preparedness throughout Jordan. This initiative seeks to connect national climate policies with local implementation.

The four-year project will support the localization of Climate Change Adaptation (CCA) and Disaster Risk Reduction (DRR) strategies at the national level.

"Tabeaa" will focus on five highly vulnerable communities: Azraq, Mlaih, Dieban, Wadi Musa and Shobak, which were specifically chosen for their high susceptibility to compound risks such as flash floods, heat waves and water scarcity.



Shorouq Aburazzouq presenting the Tabeaa project to key stakeholders from government, civil society, international organisations and the private sector. Photo: Mercy Corps



The Tabeaa project holds great potential for enhancing climate resilience in Jordan by connecting local implementation with global learning and influence, building on the decade-long experience of the Zurich Climate Resilience Alliance.

Our collaboration with the Z Zurich Foundation was instrumental in sparking the Embassy's interest in building on efforts already led by the Swiss private sector, ultimately paving the way for the additional support.

Shorouq Aburazzouq,
Project Manager, Mercy Corps, Jordan



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Harnessing unique strengths to secure investment and action to support the mental health of young people through collective calls to action, advocacy and global convening

In 2024, the UNICEF-led Global Coalition for Youth Mental Health (the Coalition) expanded its membership and impact, addressing critical mental health challenges faced by children, youth and caregivers worldwide.

Launched in 2022 with the support of the Z Zurich Foundation, the Coalition was born out of the belief that addressing youth mental health challenges requires concerted and collective action by a range of stakeholders. The Coalition is an alliance of UNICEF partners including, as of December 2024, Jo Malone London, lululemon, Pinterest, Sony Group Corporation, Spotify, Zurich Insurance Group, and the Z Zurich Foundation.

Through collective calls to action and global convenings, the Coalition raised awareness, tackled stigma and shaped the conversation on youth mental health. Members supported multi-sectoral programs focusing on promotion, prevention and care. Building on this, the Coalition has set a refreshed and ambitious vision for 2025 and beyond – to reach 150 million children and young people in 150 countries by 2030.

Despite rising challenges like armed conflict, humanitarian crises, and climate emergencies, a movement advocating for better mental health support for children has emerged. This collaboration across sectors signals a global determination to act.

You can access the Coalition's second annual report here.



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Strengthening social responsibility, community investment and engagement to amplifying community impact.

Building dreams in Colombia: Zurich Colombia Seguros S.A. was the main sponsor of the Bucaramanga Half Marathon (MMB) organized by the Cardiovascular Foundation of Colombia. More than 53,000 runners participated in this event, which received national media attention. As part of our finisher initiative, we donated USD 1 to the Cardiovascular Foundation for each of the first 15,000 finishers. In addition, Zurich Colombia significantly amplified their impact toward a cause they support, 'Un techo para Colombia' – an organization that builds homes for families in extreme poverty. Via our Customer and Distributor Community Engagement pilot, we provided funding to build four additional homes. This initiative mobilized over 250 volunteers from 17 partners. On top of that, three more houses were built thanks to Zurich Colombia's advocacy efforts, which encouraged customers and distributors to support the cause and fund the construction.

Contributing to equality and sustainable development in Latin America: According to the World Bank, the average poverty rate in Latin America is now 30.3%, above pre-pandemic levels, and nearly 5.8 million people could fall into extreme poverty by 2030. Alongside Universal Assistance, we launched the "1 Dollar per Download" campaign to support vulnerable communities in Latin America. This initiative aims to generate funds for projects promoting sustainable development and social equality, as part of the Transforming The Future program, which benefits over 15,000 people in 50 communities near tourist destinations in the region. This innovative approach to fundraising combines technology and solidarity, demonstrating how companies can use their

Building bridges in Canada: We convened one of Zurich Canada's brokerages, Marsh Canada, with charitable partners, JA Central Ontario and United Way GT, to build connection and strengthen further community support from the insurance industry. The Career and Mentorship Event brought together employees from Zurich and March to volunteer side-by-side as mentors and guides to a career in insurance. Volunteers included frontline employees to C-Suite Executives and CEOs from Marsh and Zurich.

In total, 19 Zurich Business Units participated in this customer engagement pilot program in 2024.

platforms to promote the common good.





Teaming up with the Foundation gives our teams at Zurich the opportunity to work together with customers and distribution partners on joint community goals. Every activity we undertake as part of this initiative prioritizes social impact so that our combined efforts make a meaningful, positive difference in the communities we serve.



Zurich Commercial Insurance CEO and Member of the Z Zurich Foundation's Board of Trustees



At Zurich, we are committed to building meaningful relationships with our customers and communities. We connect through empathy and the drive to help people. Through shared initiatives we strengthen connections, allowing us to work side by side on social impact initiatives that reflect our shared values and create brighter futures.

Conny Kalcher,

Zurich Insurance Group Chief Customer Officer and Member of the Z Zurich Foundation's Board of Trustees



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Scaling community climate resilience in Greater Manchester

Through the Resilience for Communities (R4C) initiative—part of our Urban Climate Resilience Program (UCRP)—we're embedding resilience thinking into Greater Manchester's public sector, community infrastructure and governance systems. In Stockport and Wigan, the program has catalyzed cross-sector collaboration, strengthened trust between local authorities and residents, and is leading to tangible changes in how climate resilience is planned and delivered.

In Wigan's Higher Folds community, resilience planning has informed local government action, including new policies to aerate land ahead of winter and enhanced watercourse monitoring by the Environment Agency. These measures are reducing flood risk and unlocking future options like retrofitting Sustainable Urban Drainage Systems (SuDS)—a first for Wigan Council.

Meanwhile, the Stockport Climate Action Now Strategy, which will be refreshed in 2025, is drawing on the UCRP's data-driven, equity-centered methodology to scale resilience planning across the borough. A community action plan is being co-developed in Higher Folds and in Edgeley, over 700 residents have already participated in a community activation initiative, transforming a disused building into a hub for resilience, through working between local developers, local government and the community, with lots more action on the ground planned for 2025!

Lastly, to support future scale, the "watching with interest" approach has helped inform all ten Greater Manchester councils, sparking citywide conversations about expanding this model, and leveraging the learning to inform city-region strategy and policy.

<u>Click here</u> to find out how we are working with communities towards a better, climate-resilient future



Katie and Evelyn, two community members from Edgeley, taking part in a community gardening activity at the What If? Café.



Community members in Higher Folds share their experiences and co-create solutions for their neighborhood

Note: Collaboration between the Z Zurich Foundation, Resilient City Network and Zurich UK

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Legacy: National adoption of the Municipal Disaster Risk Governance Assessment Tool in Nepal

In a landmark move, the Ministry of Federal Affairs and General Administration (MoFAGA) in Nepal officially endorsed the Municipal Disaster Risk Governance Assessment (MDRGA) tool in March 2024. This endorsement marks a significant step forward in disaster risk management for municipalities nationwide.

The journey of the MDRGA tool began in 2017 when Zurich Climate Resilience Alliance member IFRC, alongside the Nepal Red Cross Society (NRCS) identified a critical knowledge and capacity gap among municipalities newly tasked with disaster risk management (DRM) responsibilities following Nepal's shift to a federal system.

To bridge this gap, the IFRC and the NRCS, and in collaboration other Zurich Climate Resilience Alliance members such Practical Action and Mercy Corps Nepal, developed and piloted the MDRGA tool

This innovative tool was designed to help municipalities understand their DRM responsibilities and take action to enhance governance.

The March 2024 endorsement by MoFAGA provides institutional recognition and generates credibility and momentum for the widespread adoption of the MDRGA tool across Nepal. This endorsement is a testament to the collaborative efforts and dedication of the IFRC, Practical Action, Mercy Corps and the municipalities involved, paving the way for a more resilient and well-governed Nepal.

Learn more via this recent case study: <u>A catalyst for strengthening</u> <u>local governance in Nepal – Zurich Climate Resilience Alliance</u>



Meeting of the Community-based Disaster Risk Management Platform (CBDRM) in August 2024. Photo credit: Nepal Red Cross Society

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lannching a "mental health game plan" in Australia

In close collaboration with the AFL Players' and Coaches Association driving our Tackle Your Feelings program in Australia (TYF Australia), the Victorian Amateur Football Association has launched a Member Assistance Program (MAP), a pioneering initiative for community sporting leagues in the country. This builds on TYF Australia's "mental health game plan," a roadmap that ensures clubs meet specific criteria to integrate mental wellbeing components into their operations. In 2024, more than 60% of clubs participating in TYF Australia have implemented a mental health game plan, positively impacting thousands of additional lives. This marks a significant improvement since the program's inception in 2019.

Jessica Case, Vice President Drysdale Football Netball Club is the 2024 Winner of the Tackle Your Feelings Community Champion Award, recognizing her outstanding contributions to mental health and wellbeing initiatives.

TYF Ambassadors Nathan Buckley (left) and Dylan Buckley (right) at Melbourne's iconic Victoria Park football ground. Photo credit: Dan Soderstrom

Note: Collaboration between the Z Zurich Foundation, Zurich Financial Services Australia Limited, AFL Coaches Association, AFL Players' Association

Supporting children's rights in Switzerland

Our support to the Ombuds Office for Children's Rights Switzerland (OOCR CH) has helped establish a nationwide service across all cantons to help children and young people up to age 18 understand and exercise their rights. This service provides age-appropriate legal information and intermediates between children, courts, authorities and organizations involved in their care.

From 2021 to 2024, OOCR CH reached over 100,000 children through its activities. In 2024, OOCR CH spearheaded an initiative to create a federal law for the Ombuds Office, aiming to sustainably establish and anchor the Ombuds Office and children's rights in Switzerland, supported by a joint letter signed by 120 organizations, including the Z Zurich Foundation.



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While we report on our

impact in 2024,

we cannot ignore current global trends and the recent decisions from donor nations to redirect some of their development funding into other areas. While this change presents a challenge to adapt, it also presents a strategic opportunity to further harness the power of multi-sector partnerships.

Leading the movement in promoting mental health and wellbeing for every young person – The first annual Global Mental Health Financing Insights report, 'The Power of Giving,' underscores the vital role of private philanthropy in global mental health and wellbeing. In their report, Prospira Global, an organization that provides strategic mental health advice and solutions to businesses. philanthropists, and investors worldwide, highlights trends, challenges and opportunities, explores funders' motivations and priorities, and celebrates influential contributors. While we are proud to be among the top three philanthropic organizations promoting mental wellbeing, we recognize that system change requires a collective effort. A unified approach from funders, governments, practitioners, caregivers and young people is essential for a lasting global impact in improving mental wellbeing.

Access the report here: <u>The Power of Giving – Prospira Global Mental Health Financing Insights</u>
2024 — <u>Prospira Global</u>

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A multi-faceted approach to drive climate change adaptation

Our Adapting to Climate Change pillar focuses on creating systemic change at local, sub-national and national levels. This involves addressing underlying barriers to resilience building and transforming behaviors, systems, and ways of life to protect communities on the front lines of natural hazards. A key element of our approach is community-centered action.

Through the Zurich Climate Resilience Alliance and Urban Climate Resilience Programs globally, we drive positive change by combining on-the-ground interventions with policy influencing. We support vulnerable communities in implementing their own solutions and advocating for their needs. Capturing learnings from customized resilience building actions and best practices enables us to scale up our efforts.

The Zurich Climate Resilience Alliance focuses primarily on driving specific, targeted systemic changes. Each country program has granular actions across five core themes:

- 1. Early Warning Systems
- 2. Adaptation Governance
- 3. Resilience to Extreme Heat
- 4. Nature-Based Solutions
- 5. Urban Resilience

Our Urban Climate Resilience Programs, running in nine countries in collaboration with the local Zurich Business Units, share the ambition for systemic change. These programs focus on scaling through city stakeholders and private sector partnerships. By leveraging the financial and in-kind resources of like-minded institutions, we enable cities and communities to achieve their climate priorities.



City of Milan has been placing communities at the heart of extreme heat resilience. As part of our collaboration with C40 Cities in Milan, schoolyards are redesigned to create cool spaces during heatwaves.

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What kind of world should we aspire to leave for future generations?

The discussions at the United Nations General Assembly and the New York Climate Week highlight the importance of all our strategic areas: Adapting to Climate Change, Improving Mental Wellbeing, Enabling Social Equity and Responding to Crisis. These themes were central to the ongoing conversations in New York in September, providing a valuable opportunity to engage with key decision-makers in the community-investment space. In light of these discussions, it is evident that unprecedented challenges are having a profound impact on billions of people worldwide. However, there are encouraging signs of an increased willingness and capability to respond, particularly in the realms of climate adaptation and youth mental wellbeing. Despite the significant efforts required, more contributors are beginning to act collectively and collaboratively.

September proved a pivotal month for advancing our agenda to move from will to action. Alongside charitable organizations we work with, we convened actors across sectors to accelerate their positive social impact by engaging with some of our current programs, such as Junior Achievement USA.

One example of collaboration in action is our work with Junior Achievement USA. We have been collaborating with Junior Achievement USA since 2023 to update its K-5 curriculum. Through this collaboration, the curriculum, which has a strong emphasis on financial literacy, will be redesigned with enhanced digital components and to be more reflective of the communities Junior Achievement serves. In September 2024, Z Zurich Foundation's Board of Trustees approved a proposal to scale support to JA experiences in grades 6-12, which will further deepen our commitment to American youth and create a profound legacy for millions of young people by transforming the educational landscape.

Note: Collaboration between the Z Zurich Foundation, Zurich American Insurance Company and Junior Achievement USA





Investing in education is crucial for shaping the future. By transforming the educational system, we empower young people with the knowledge and skills they need to thrive, fostering innovation and progress in our communities.



Kristof Terryn,

Zurich Insurance Group CEO for Zurich North America and Member of the Foundation's Board of Trustees

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Supporting young changemakers to attend and engage in the One Young World platform

We trialed investing in young changemakers in 2019 with our collaboration with One Young World. To date, over 100 young talents from more than 40 countries – some among the most vulnerable countries in the world – have participated in our program. These leaders, each with unique stories of exclusion, personal loss, or failure, demonstrate that remarkable achievements are possible with passion, courage and resilience, even with limited resources. Supporting young changemakers is crucial for developing future leaders and also pilots new ways for us to create brighter futures for vulnerable people. This initiative showcases our commitment to long-term change and youth empowerment.

Aligned with our goal to scale impact through partnerships and system-level changes, we have been exploring innovative ways to deliver strong and sustainable impact. To do so, we are looking to our network of talented and passionate young individuals from previous OYW scholar cohorts, some of whom live and work in countries where the ecosystem may not be able to fully support their potential impact. In 2024, we developed our Changemaker pilot program to provide holistic capacity-building support to these young leaders, in line with our strategic priorities. This program, launched in 2025, also offers Zurich employees the opportunity to engage more deeply in social impact work.

Through our Changemaker pilot program, we support young leaders in shaping sustainable solutions rooted in their lived experiences and community needs. From vertical gardens enhancing elderly wellbeing in Paraguay to youth-led initiatives promoting mental wellbeing in Laos, we are not just investing in innovative ideas and grassroots approaches – we are actively learning from these young leaders and drawing on their insights to rethink and strengthen how we engage with communities



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Hear from young changemakers





Supporting young changemakers isn't just about unlocking potential and opportunities; it's about trusting young people to lead and forge new pathways. When we listen, recognize their leadership, and help create the conditions for it to flourish, we begin to rethink and reshape the systems we seek to change.

Quentin Fayet,

Global Changemakers Program Coordinator, Z Zurich Foundation



The life of advocates and activists is difficult, but through our collective effort, we can overcome these challenges, says

Phatsaline Vongsaly, co-founder of Gamlangchai and Z Zurich Foundation

Changemaker Alumna

Read her story here.





We are changing the perceptions of the abilities of young people to lead and inspire change in their communities and globally. We are showing that we can do things. And we can do things effectively. Just trust us and give us the platform to do that above and beyond..

Oluwadamilola Akintewe.

Z Zurich Foundation Changemaker Alumna Founder

Project Rebirth, Nigeria





Everyday, we look around and we see things in the world that aren't the way that they ought to be. But if we sit in silence or merely grumble but do nothing, that's how they will continue to be. I want to be a good leader and use my voice, my platform and my life to bring the world a little closer to the way it ought to be; where people can access dignified opportunities, no matter their circumstances, which is what my team and I work towards daily at EqualReach.

Gisellle Gonzales.

Z Zurich Foundation Changemaker Alumna Founder and CEO

Equal Reach, England





Listen, unite, inspire. That's exactly what we strive to do in everything. We create platforms for young people to share their stories, for us to listen and appreciate where they're at. It's not about trying to fix each other or judge each other. It's about understanding and uniting around the feeling we all have about the kind of lives we envision and want to realize. And then, how do we inspire others to prioritize their mental wellbeing and also inspire our leaders and policy makers to create change.

Dr. David Johnson,

Z Zurich Foundation Changemaker Alumnus Founder <u>Let's Unpack</u> It, Barbados



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