

 ZURICH[®] Foundation

2025

Impact Report

June 2026

Photo: A group session with children in the community-based Psychosocial Support Center in Antakya, Türkiye, an earthquake-affected area. Training is facilitated and delivered by Needs Map

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Acting decisively to *shape the future* with intent, partnerships and pace

Gary Shaughnessy,
Chair of the Z Zurich Foundation



Each year, I look back on a world that feels a little more complex than the one before, and on how the Z Zurich Foundation's (the Foundation's) work continues to take shape within it. The context around us keeps shifting, and with it, what it means to support communities worldwide.

As we grow in experience and scale, our programs, partnerships and people continue to build enduring relationships, support efforts that strengthen systems, and direct our resources where they can make a lasting contribution for communities and for society as a whole. This local and grounded experience has helped us listen and act. In November I met employees of Zurich Insurance Group (Zurich) and Zurich Santander in Brazil and Argentina along with a number of our most enduring partners. The energy and impact that I encountered was remarkable.

The humanity that I saw there reinforced the privilege that I feel again and again as I also see this clearly through our Young Changemakers program, where young leaders are growing their confidence, finding their voice, and shaping the future of their communities. Their perspectives remind us why listening matters just as much as leading. The same spirit is reflected in the local Zurich CEOs who contribute their time and experience through the Business Action and Advisory Council, driven by a shared belief that business can and should contribute positively to society. It is also evident in the commitment of Zurich colleagues across the Group, from members of our Board of Trustees and our Management Team to volunteers, who continue to give their time and energy to support causes that matter locally.

In countries such as Brazil, Spain, and Türkiye, our work has shown the value of staying engaged long after the initial shock of crisis has passed. Following events like Türkiye's 2023 earthquakes, early needs were visible and urgent. What came next required patience and resolve. By continuing to work alongside trusted organizations, and thanks to the ongoing involvement of Zurich colleagues and leaders, we remained focused on recovery and resilience well beyond the headlines.

Looking ahead to 2026, I do so with optimism, but not without realism. The global environment remains demanding. Uncertainty, geopolitical tensions, and pressure on resources continue to challenge how the humanitarian and philanthropic sectors operate. Even so, I am encouraged by what I see: progress is possible when collaboration goes with purpose and when communities show a determination to move forward despite difficult circumstances. It is a reminder that progress is built over time, that solidarity still matters, and that when we act together, we help shape a more resilient and hopeful future.

To everyone who plays a part in this collective effort, across Zurich, among our partners, and within the communities we serve, thank you.

Our progress to create deep and sustainable impact at scale *together*

Gregory Renand,
Head of the Z Zurich Foundation



Living in the favelas in Brazil, Michelle had low expectations for her future. Limited by economic insecurity and a lack of opportunities, she had not let herself imagine more for herself. Then, she took part in Forge's Social Summer Job Program. For a few months, she joined Zurich Santander in São Paulo, and she and nine others began a learning journey that equipped them with business skills, career development and – most importantly – a belief that they could make a better future for themselves. Michelle told us that her transformation had been remarkable, and the program – though only a few months long – had changed the course of her life. Her story is one of 13 million we have helped write this year.

It has become clear that our approach is working and even faster than expected. Two years into Mission 2035, we have already reached 90% of our four-year people impact target.

But that progress has not come easily. This year, the humanitarian and development sector has faced severe funding cuts, even as the number of people requiring support has continued to grow. Demand is rising while resources are shrinking. For the Z Zurich Foundation, this has been a call to action.

Our impact is fueled by people, partnerships, and patience. No organization alone can fix the problems we face. What works is a community-first, co-designed approach – the opposite of parachuting in solutions.

Take our work with the Climate Resilience Program: our teams take time in communities to listen to residents, to understand their lives today and the risks they face. Then, together, hand-in-hand, they co-design programs and build capacity that helps build resilience over the long term.

For example, for Tarudi and Muriah, who live in a fishing village in Indonesia, long-term resilience against floods didn't call for emergency response training. Instead, it meant adapting their fishing methods, and learning long-term storage and preparation, to ensure that even when floodwaters disrupt native fish stocks, they can feed their families and communities. That is the systemic change that can truly support people around the world.

Working with these lenses in mind – systems change, collaboration and a focus on meaningful impact in people's lives – is how we have built the journey we are so proud to report on today. In 2025, we worked alongside nearly 100 remarkable scaling partners, impacting more than 13 million people through 120 programs across 60 countries. At home and abroad, we have seen the power of compassion and action combined. Zurich's people alone logged 239,300 volunteer hours – a record, and a testament to the extraordinary commitment that runs through this organization.

The question keeping me awake at night now is not if we can make a change, but how we remain relevant as context changes and more people need our support. How can we take our approach and apply it to all the communities, the villages, the people that are waiting to meet their potential? I approach 2026 full of energy and dedication for the Foundation to fully deliver on the challenge. To me, our progress this year in creating deep and sustainable impact at scale proves one thing: we have not yet fully understood the true potential of what we have begun. We are just at the start.


2025 in numbers

13.3 million
lives positively impacted via our programming activities in 2025, a **27%** increase year-on-year from 2024

Improving Mental Wellbeing:
Positively impacted
5.7 million
lives, including **1,950,000** where the impact was transformational




Adapting to Climate Change:
Positively impacted
3.87 million
lives, including **490,000** where the impact was transformational



Enabling Social Equity:
Positively impacted
2.05 million
lives, including **560,000** where the impact was transformational



Responding to Crisis:
assisting about
170,000*
people via responses to **30+** disasters around the world



Engagement:
Zurich employees volunteered
239,300
hours**



Note: Positively impacted & transformed numbers from our grant programs during 2025. 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.

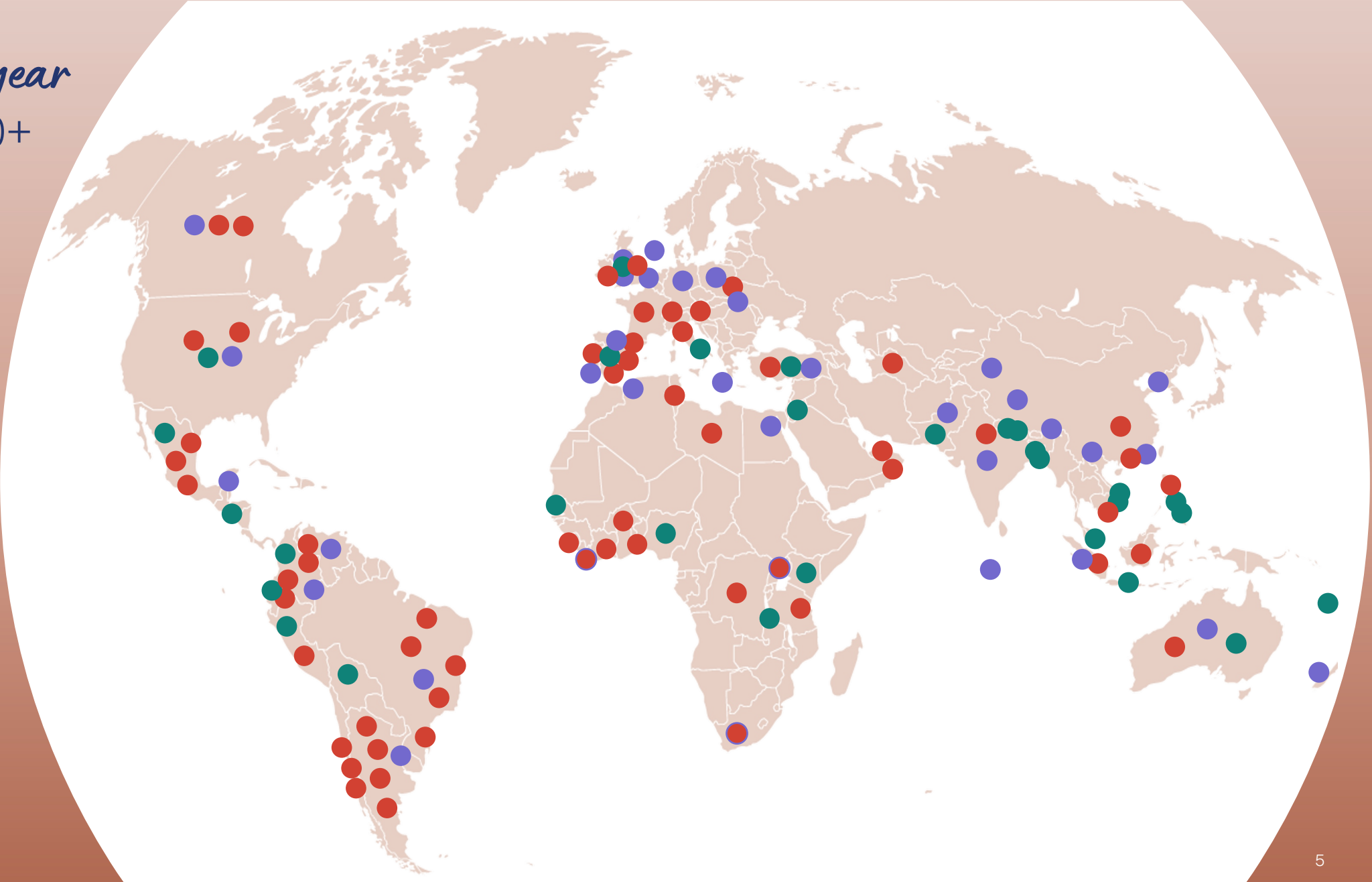
A person is "transformed" if we observe an enduring change in their circumstances as a result of the intervention.

* Reported using proxy data in line with available evidence and standard practice.

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120+ *multi-year*
programs in 60+
countries

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



Section 1

2025 in review - the global context

The Foundation works with people and organizations across civil society, the private sector, and communities to strengthen prevention, preparedness, and long-term resilience.

Together, we focus on driving systems change, supporting people and communities when needs are most acute, and enabling recovery that builds greater resilience over time.

This approach reflects the reality that the challenges we address are increasingly interconnected. Pressures on mental wellbeing, particularly among young people, continue to grow. Climate risk is no longer an occasional shock, but a constant feature of daily life for many communities. At the same time, access to education, employability, and opportunity is under increasing strain. These pressures reinforce one another, deepening vulnerability.

The broader global context makes our work even more critical. We are living in a more fragmented and polarized world, with declining commitment to international collaboration and sustained reductions in public development and humanitarian funding. Together, these trends are weakening our collective ability to respond and contributing to longer-lasting crises.

In this context, 2025 was a defining year for the sector. It underscored the importance of the Foundation's long-term, preventative approach, and why it remains both relevant and necessary in the years ahead.



2025 in review - the *global context*

Nearly **900 million people** in multidimensional poverty were exposed to climate hazards, often facing multiple shocks such as floods or extreme heat.

(UNDP & OPHI, 2025).



272 million children and young people were out of school globally, with long-term implications for resilience, livelihoods, and social stability.

(UNESCO, 2025).



One in seven adolescents lives with a mental health condition, and mental disorders affect more than 1 billion people worldwide.

(WHO, 2025).



300 million people required humanitarian assistance and protection, driven by protracted conflict, displacement, and climate-related disasters

(OCHA, 2025).



At the same time, global official development assistance (ODA) fell by 23%. This is the largest single-year drop on record, reversing a decade of progress and cutting funding for essential health, education and humanitarian programs. (EU Commission, 2026)

Together, these trends reinforce the Foundation's role as a long-term, stabilizing actor that works alongside others to strengthen systems rather than replace them.

Shaping movements for public private philanthropic *collaboration*

Across all our pillars, the Foundation's focus remains fixed on approaches that prioritize preparedness, local ownership, and sustainable impact, recognizing that mental wellbeing, climate resilience, education, and protection can no longer be addressed in isolation, but must be tackled as connected priorities over the long term.



Photo credit: Garcia Creative. Student engaging in team building activities at experiential Youth Mental Well-Being Summit in British Columbia, Canada.

Mental health and wellbeing: from local learning to global dialogue

In 2025, our mental wellbeing advocacy was shaped by close listening to partners, practitioners and young people across different contexts. Through two regional whitepapers focused on [Europe and Asia](#), we reflected on what we are learning from the programs we support and from the systems young people move through every day. By sharing evidence, lived experience and practical insights with policymakers and other stakeholders, we sought to contribute thoughtfully to a wider conversation about what meaningful, sustained action on youth mental wellbeing can look like.

This year, we also engaged more deliberately at the United Nations General Assembly (UNGA) to advance mental wellbeing, particularly for young people, within wider global discussions on resilience and development. The political declaration adopted by UN Member States in December, recognizing mental wellbeing as integral to health, social and economic resilience, reinforced the direction we have long advocated for. Our role at UNGA was to help connect these global commitments with on-the-ground reality, using our experience to support a stronger focus on prevention, systems strengthening and long-term impact.

Public-private philanthropy dialogue in Switzerland

In 2025, we played an active role in Switzerland's public-private philanthropy dialogue, contributing our experience as a corporate foundation working across prevention, resilience and long-term collaboration. Through platforms led by Swiss Foundations, Friends of Education, and Swiss Agency for Development and Cooperation, we helped shape conversations on how philanthropy can act as a connector between public ambition and private capability, particularly in a context of tightening public resources.

Engagement on climate risk and humanitarian forums

Throughout 2025, we used our presence in climate risk and humanitarian forums to bring a prevention- and resilience-led perspective into spaces often dominated by response and short-term horizons. At international moments such as London Climate Action Week and New York Climate Week, and in sector-specific forums including UNDRR's Global Platform and AidEx, we contributed insights from our climate resilience and crisis response work to help ground global discussions in delivery realities. By engaging alongside civil society, multilateral organizations and private-sector actors, we aimed to help bridge the gap between global frameworks and local action, and to reinforce the role philanthropy can play in strengthening systems that endure beyond individual shocks.

Section 2

How we create lasting change in a rapidly transforming world

In 2025, our programs expanded beyond expectations: shaping public systems, attracting new partners, and impacting 13.3 million people. We see clear signs of lasting change through teacher training, national platforms, and service models that make support more accessible and consistent.

Our work is built on three connected pillars:

- **People:** Supporting individuals to build the futures they want, strengthening wellbeing and opening opportunities.
- **Partnerships:** Working with organizations to scale proven solutions and support communities locally.
- **Systems change:** Improving the policies and structures that determine whether support reaches people when and where it's needed.

Together, these pillars create a strong foundation for impact at scale. As we move into 2026–2027, we will focus on what works and prepare for a step change in 2028–2031, positioning us to support millions more people through scalable, sustainable progress.

Z Zurich Foundation works with charities, non-profits, service providers, philanthropic investors and other organizations. References to "partners" or "partnerships" are used in a general, philanthropic context only and do not imply a legal partnership.



A blueprint for *impact*, a house built to last

We create impact through a phased, intentional approach: first by establishing a strong foundation, then steadily adding and expanding to create enduring system change.

Our scaling approach is like building a house.

The foundation of the house is our approach: grounded in expertise, supported by resources, strengthened through working closely with others, and backed by experience.

The ground floor is our direct work with communities. This is where solutions are tested, refined, and proven in real-world conditions.

The upper floors are comprised of our powerful collaborations with public and private organizations alike. These partners help extend reach, improve implementation, and bring in additional financial and in-kind support.

At the top is the roof: system-level change. This is where effective approaches move beyond individual projects and begin to influence policies, institutions, and standard ways of working, removing barriers that limit scale and sustainability.

This structure also reflects a simple truth: change can only be built from the bottom up. Just as a house is built brick by brick, so communities and countries change person by person, act by act. Through this approach, communities are better supported, organizations are strengthened, and ecosystems become more capable of sustaining change over time.



Where impact begins and grows – *with people*

Impact is often expressed in numbers, and those numbers matter. They show scale, progress, and reach. Their full meaning emerges when they are also connected to human stories, when we see how an opportunity changes a life, and how that change ripples outward.

The stories that follow focus on people and their communities, that is where impact begins and where it lasts. Each action builds on another, growing from one person to a family, from a neighborhood to potentially an entire country. These stories show how commitment at an individual level can travel far—strengthening communities, influencing systems, and reshaping what we thought was possible.

Helping children prepare for the unexpected

If you had only minutes to prepare for a climate emergency, what would you take with you?

In Valencia, Spain, students explore that question through the My Pillowcase program, adapted and led by Cruz Roja Española.

For primary school students, the answer begins with something simple: a pillowcase filled with everyday essentials they might need during a flood or heatwave. But the learning doesn't stop there. Through discussion, practice, and reflection on real events, children begin to understand risk not as something distant, but as something they can prepare for.

Over time, that preparation turns into action. Students practice first aid, track weather alerts, and help create shaded “Cool Spots” in their neighborhoods to offer relief during extreme heat. They share what they learn with younger classmates and take those lessons home, turning schools into places where preparedness spreads naturally. As one teacher observed, “Acting in emergencies is complicated. But rehearsing gives children the confidence to act calmly.”

What starts with a pillowcase becomes something much larger. Children feel more confident and less anxious when emergencies occur. Families become better prepared. Schools grow into hubs of local resilience, supported by volunteers and local authorities. And because the approach is simple and adaptable, it can travel—from one classroom to another, from one community to many.

This initiative is supported by the International Federation of Red Cross and Red Crescent Societies, Zurich Insurance Spain, and the Z Zurich Foundation, as part of the global Urban Climate Resilience Program.



The My Pillowcase program being taught to primary school students
Photo credit Spanish Red Cross



Vicente Cancio,

CEO of Zurich Spain and Member
of the Foundation's Board of Trustees

We firmly believe that climate risk management cannot be limited to reacting to disasters, but must start much earlier, with knowledge, prevention and preparation for the new climate reality.

Where impact begins and grows – *with people*



If I was back in those shoes again, I'd tell myself to go speak to someone. Anyone. It doesn't have to be a psychologist. Speak to friends. Speak to family. The very act of saying it out loud can often help you to make better sense of the way you're feeling. It can help to give you the clarity to sort it out, or it can be the first step in doing so.

Zac Ward

Photo credit Tackle Your Feelings Ireland

Changing the game off the field

After the noise of the Olympics faded, Zac Ward, an international rugby star, found himself sitting with a question he had not expected: What comes next? Like many elite athletes, he had trained his body to perform under pressure, but it took that moment to recognize the toll it can take on the mind. Learning to name how he was feeling became a turning point, one that reshaped how he understood strength, success, and resilience.

Today, as an ambassador for the Tackle Your Feelings program in Ireland, Zac uses his platform to help young people do what he once struggled to do: talk openly about mental wellbeing. By sharing his own experiences and supporting schools through the program, he helps break down stigma and give students practical tools they can carry into every part of life. What starts as a conversation in a classroom doesn't end there; it changes how young people see themselves, ask for support, and look out for one another.



Photo credit Más Resilientes

Impact forged by lived experience

As a child in Venezuela, Noris treasured discarded books that others had thrown away. They opened up a new world. Growing up amid poverty and instability, continuing her education meant navigating financial hardship, long journeys, and constant uncertainty. In university, studying sociology helped her understand her own life not as an exception, but as part of a wider social pattern of inequality and vulnerability. That insight changed what she chose to do next.

Today, Noris is a part of our Global Changemaker Program and was in our delegation to the 2025 One Young World Summit in Munich. She co-founded Más Resilientes. She works with peers to support vulnerable youth, women, and transgender people through education. This initiative is helping young people from similar backgrounds enroll in university and believe in their ability to shape their futures. Noris is focused on building the organization beyond herself, with a vision to expand across Latin America. Her story, no longer defined by limits – is now about breaking down barriers for others.

Case studies: the *power of partnerships* in action

Working closely with others fuels lasting impact. They bring ideas, resources, credibility, and staying power that we simply could not create alone. This work is better, and goes further, because of the people and organizations who choose to do it with us.

In 2025, we worked to integrate partnerships more meaningfully into our programs. As a result, we saw a real shift throughout the year: the organizations we work alongside were able to bring more partners to the table - public, private, philanthropic, and in-kind. Across our portfolio, more than 90 financial and in-kind contributions helped strengthen programs, extend reach, and make the work more resilient.

The stories that follow showcase how shared effort translates into real progress.



Meaningful change starts with people choosing to act. It's only when resources, expertise and knowledge are combined that lasting resilience becomes possible. This way of working together is what will shape the future, through practical choices made again and again.

Sierra Signorelli,

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



Multiplying impact, opening vast possibilities for education

When budgets are squeezed, education is often the first sector to feel the pressure. This short-term thinking carries profound and lasting consequences for young people and for society as a whole. Recent global analysis warns that international aid to education could decline by as much as 25% by 2026-2027, far steeper than overall ODA cuts of 9-17% over the same period*. Against this backdrop, our work this year through the Friends of Education Walk the Talk Pooled Fund is a crucial development.

By pooling resources and working with equal voice, several Swiss foundations came together to provide the seed funding for the establishment of the Foundation for Global Partnership for Education (GPE), with the aim of mobilizing larger flows of public and private investment for country-aligned and system-level transformation. This is an especially critical resource today, when many charitable organizations working in education are facing the twin challenge of dwindling resources and growing demand. In this context, leveraging synergies, evidence-based approaches and collaborative action among funders is essential to move beyond fragmented and siloed efforts.

Through this shared contribution, the Foundation for GPE can unfold its role to act as a catalyst, opening access to education system transformation that no single foundation could achieve alone. Together, we helped unlock a new source of funding for the sector – expanding GPE's reach beyond public finance, and enabling foundations and private sector partners to align their investments with nationally led education reforms that will strengthen systems and deliver lasting impact at scale.

The launch of the Foundation for GPE shows the importance of placing collaboration at the heart of philanthropy. By truly “walking the talk,” we showed that when funders work together, impact is multiplied and sustained, leveraging education as a strategic investment for economic stability.



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



For many young people, the transition from education to employment is becoming more complex as skills requirements rise and labor markets evolve. Those with the least access to opportunity are often the most affected. With the right skills, support and locally relevant pathways, that first step into work becomes more achievable, creating long-term benefits for individuals, communities and economies.

Strengthening *youth mental wellbeing* for the long-term



Improving youth mental wellbeing means working with millions of caregivers, schools, and young people. It is a major undertaking that calls for collaboration, funding, and commitment from public and private stakeholders alike. For true systems change, youth mental wellbeing needs to be publicized, prioritized and promoted. With enough momentum, mental wellbeing can take its meaningful place in policy and legislation, driving long-term systemic change. That's the future we are working towards.

In New Zealand, Mitey significantly strengthened its partnership ecosystem to support scale and long-term sustainability in its work supporting evidence-based mental health education in schools. This included multi-year grant support from Z Zurich Foundation, alongside public, corporate, philanthropic, and in-kind partnerships.

The program gained attention and backing from public, corporate, philanthropic, and in-kind partnerships, including government funding for mental health, new corporate funding relationships, and regionally focused philanthropic support. This wide range of support meant that Mitey could expand into new regions, increase its reach in schools, and strengthen long-term financial resilience.

In 2025, the UNICEF-led Global Coalition for Youth Mental Health continued to advance a shared ambition: protecting and promoting the mental health of children and young people worldwide. Launched with the Foundation's support in 2022, the Coalition demonstrated the strength of collective action, bringing together UNICEF and leading private-sector partners to advocate for mental health as a fundamental right. During the year, the Coalition further expanded its reach by welcoming Rituals a new member strengthening its influence and deepening its commitment to sustained action.



The shocking numbers of how many young people are struggling with mental health issues really struck a chord with me and I realized we wanted to do more as a company. In my vision of 21st-century entrepreneurship, it is not just about growth and profit, but primarily about the impact we make. In today's world, we believe it is more important than ever to stand together in partnerships like these to create lasting positive change. As the future of children is our future we must support building their mental resilience.

Raymond Cloosterman,
Founder and CEO at Rituals



©UNICEF/ECU/2024/Arcos: Adolescent students participate in a mental health and psychosocial support workshop for adolescents and young people at Luis Vargas Torres Educational Unit in Esmeraldas, Ecuador.

Resilience *built with communities*, powered by collective action



Flood Awareness Campaign in Azraq, Zarqa, Jordan, 2025, Mercy Corps

In a warming world, climate vulnerability is a profound risk for individuals and communities exposed to extreme weather and changing landscapes. Tackling it calls for a broad approach: working on resilience, awareness, culture and infrastructure, all within narrow time windows.

Tabaaa, a climate resilience project in Jordan, is a powerful example of how resilience grows when partners combine their strengths and work toward this common goal. Through close collaboration with municipalities, national ministries and development partners, the project helped turn climate risks, once abstract, into shared priorities communities can act on. This approach strengthened trust, expanded co-design processes, and ensured that communities were not only informed but actively shaping their own resilience plans.

These collaborations translated into real, measurable progress across the country. Community-led assessments guided resilience planning in five high-risk areas, national campaigns extended the reach of climate information to hundreds of thousands, and preparedness efforts helped communities move from awareness to action. Together, these steps show how long-term commitment, evidence-based design, and strong local leadership can turn climate risks into opportunities for safer, more resilient communities.

This work was powered by a coalition of partners including the Z Zurich Foundation, the Embassy of Switzerland in Jordan, national ministries and entities, municipal authorities and private sector partners, working together to accelerate resilience across Jordan.

In numbers

- 8,524 people gained practical knowledge and skills to better manage heatwaves, floods, and water stress.
- Nearly 300 community members and local authorities shaped resilience priorities through CRMC assessments and co-design.
- The Harrek Way'ak heat-health campaign reached 700,000+ people, boosting awareness of heat-related health risks.
- 101 disaster response personnel strengthened flood-readiness skills through targeted training.
- A 1,500 m³ storage dam was built in Wadi Musa, reducing local flood risk using environmentally sensitive design.
- 37 community advocates gained new pathways to influence national decision-making.

Resilience *built with communities*, powered by collective action



Photo credit: Mercy Corps, Harrek Way'ak Campaign in Mlaih, Madaba, Jordan, 2025.



It is important for MedLabs to support such efforts for the sake of direct impact on community health, which builds trust and credibility with the community, aligns with preventive health values, and supports partnerships. Plus, we believed in this project because we have noticed the effect of climate change on the health of the community, so we wanted to be part of the health community resilience.

Medlabs representative



An aware employee is, by necessity an aware citizen, and an aware citizen is the source and foundation of public safety. Our role at the Ministry of Interior is to coordinate among the relevant government entities to deal with disasters, and our leadership and guidance role is very important. We have awareness now, but we still need more capacities to be able to achieve our goals.

Eman Abdul Kareem Ellyan Al-Salaiteh – Mlaih
Local Administration Officer/Public Health and Safety
Department – Ministry of Interior



Our partnership with Mercy Corps is one of the Civil Defense Directorate's key strategic collaborations, one that has delivered tangible impact on the ground. Together, we have been able to collectively advance our shared disaster risk reduction goals and translate strategy into real action for the communities we serve.

Shadi Al-Helo,
Director of the Disaster Management Department,
Civil Defense Directorate

Case studies: Supporting *systems change* through grants

Across the portfolio, our grants are increasingly contributing to changes in how institutions, public systems, and communities operate.

Many grants draw on evidence and collaboration to inform government decision-making, guide planning processes, and improve the way services are delivered. Others focus on building capacity within schools, local authorities, employers, and civil-society organizations, helping to embed improved practices that can continue well beyond an individual project.

Multi-stakeholder collaboration is becoming a central driver of this change, enabling programs to shift behaviors, mobilize resources, and reinforce new ways of working across entire systems. Together with the charitable organizations we work with and Zurich's local teams, we are not only delivering programs on the ground, but also helping to shape policies, improve standards, and strengthen the structures needed to support long-term change.

The stories that follow showcase how backing the right programs can lead to long-term change.



The impact achieved in 2025 is a powerful legacy, proof that practical climate adaptation can make a real difference in people's daily lives. Thank you to our partners, the Foundation's team and Zurich for the commitment and collaboration that made this possible. We have the experience, trust and momentum to take this work to the next level - earlier, faster and with even greater impact..

Charlotte Stemmer
Head of Adapting to Climate Change,
Z Zurich Foundation



Photo credit: International Federation of Red Cross and Red Crescent Societies (IFRC), Fiji

Closing the gap between children's rights and their reality



Children are among the most vulnerable members of society. They often navigate emotionally complex situations such as family conflict or protective interventions without the power, information or confidence to influence decisions shaping their lives. At the same time, children show strong resilience and a capacity to grow and thrive when given the space and support to express themselves.

Although Switzerland has ratified the UN Convention on the Rights of the Child, many children remain unaware of their rights, are not systematically consulted and lack the support needed to be heard. These gaps can lead to decisions with long-term emotional, mental health, social and economic consequences.

The Ombuds Office for Children's Rights Switzerland (OSKR CH) was established to address this by combining direct support to children with efforts to strengthen systems. Its work focuses on two areas:

- Direct support: independent, child-friendly legal advice, intermediation and empowerment.
- Systemic change: training professionals, collaborating with public authorities and contributing practice-based input to legislation and policy.

In 2025, OSKR CH supported thousands of children and reached a turning point, moving from pilot initiatives towards system relevance at several levels:

- Individual: children increasingly feel heard and better able to influence decisions.
- Relational: families and professionals experience greater stability and clarity.
- Systemic: institutions become more effective, reducing escalation and long-term costs. For example, the Canton of Zurich now conducts regular reviews of its justice system with OSKR CH to assess and strengthen child-friendly practices.

A key milestone is OSKR CH's ongoing contribution to adoption law reform, embedding children's perspectives through practice-based insights. Since 2021, the support of the Z Zurich Foundation and Zurich Switzerland has enabled OSKR CH to develop and scale a credible model. This contributes to a future in which every child in Switzerland is not only protected by law but meaningfully heard.



As important as our legal advice and intermediation work is, we can only help a limited number of children. By doing so, we treat symptoms rather than addressing the root causes, explains Irène. That's why we also aim to drive system-level change.

Irène Inderbitzin,
Managing Director,
Ombuds Office for Children's Rights Switzerland





Local efforts that lead to far *greater impact*



“
Transforming the Future is about what becomes possible when we work closely together. In Chile’s Los Lagos Region, a project on nurseries and eco-gardens led to something unexpected - a therapeutic garden co-created with mothers who are raising children with autism. The space shows what happens when trust comes first and solutions are allowed to grow.
”

Fabián Román
Presidente Fundación, Plan21

“
As societies around the world navigate change, It’s so important how decisions are made and who shapes them. Bringing together experience from different sectors helps places grow into communities where people can build their lives for years to come.
”

Laurence Maurice,
Zurich Insurance Group CEO Latin America and Member of the Foundation’s Board of Trustees

The Transforming the Future program supports communities to build tourism that works for the long term: for people, for livelihoods, and for the places they call home. By supporting local institutions, policies, and coordination between public and private actors, the program helps communities put long-term sustainability at the center of how tourism functions, not as a one-off project, but as a shared way of working that can endure and be replicated.

In Argentina, this approach has helped Puerto Iguazú set a new standard. By supporting local decision-makers and tourism actors, the program played a key role in the city becoming Argentina’s first officially certified sustainable tourism destination. This certification matters: it helps ensure tourism supports local livelihoods while protecting what makes the place special – its nature, culture, and community life. By managing tourism more carefully, Puerto Iguazú is also better prepared for future shocks, from climate impacts to changes in visitor demand. The certification now serves as a practical example other cities can learn from and adapt.

Brazil offers another clear example of Transforming the Future in action. There, a community trail in Ocoi that had fallen out of use was brought back to life with local involvement and reintegrated into the region’s tourism offer. Today, the trail supports income for nearby communities while preserving a route with deep cultural meaning.

Across Argentina and Brazil, these stories show what thoughtful tourism can look like in practice: communities strengthening local livelihoods, caring for the landscapes and traditions that define them, and building the resilience needed to face an uncertain future.

Embedding mental wellbeing in *education systems* for teachers



Ecuador and Portugal show how our approach to scaling mental wellbeing is strengthening education systems in different contexts. Our work in each country took different paths but shared a common destination: building support for young people through existing national systems.



Ecuador: Embedding mental wellbeing in national teacher training

In Ecuador, adapted Helping Adolescents Thrive (HAT) guides were incorporated into the Ministry of Education's "Me Capacito" platform for continuous professional development. The 40-hour course "Colectivamente, ayudando a adolescentes a prosperar" gives teachers, school inspectors, and student counseling staff practical tools to support adolescent wellbeing and prevent risk behaviors.

By integrating HAT into the existing national system, Ecuador has established a more sustainable and cascading model of impact. Every educator trained through Me Capacito can translate their skills into support for hundreds of students each year, ensuring that the initial investment in training extends far beyond individual classrooms. This strategic approach significantly increases scale and helps shift the education system toward a more proactive and supportive model of mental wellbeing.

The course aligns with national standards and contributes to career progression, helping to encourage broad participation. By November 2025, more than 1,500 educators had completed the course, supporting the adoption of a more consistent approach to adolescent mental wellbeing across the country.

©UNICEF/ECU/2024/Arcos: Margarita Grijalva, a Child Protection Assistant at UNICEF Ecuador, takes part in a recreational activity during a mental health and psychosocial support workshop for adolescents and young people at Sebastián de Benalcázar Educational Unit in El Eno, Ecuador.

Embedding mental wellbeing in *education systems* for teachers



Portugal: Strengthening mental wellbeing in schools

Por ti (“For you”) promotes emotional resilience in secondary schools across Portugal. Supported by the Foundation and delivered with EPIS, Universidade de Coimbra and Zurich Portugal, the program helps students, families and teachers manage emotions and access support.

In 2024, Por ti received a silver award from the Portuguese Association of Business Ethics recognizing the program as a sustainability best practice. In 2025 Por Ti received an accreditation for the teachers training program, by involving schools, families, policymakers and academy, it is helping shape how mental wellbeing is integrated across the education system.



More than one billion people worldwide live with mental health conditions, yet most do not receive the support they need. For young people, the gap is even wider, with three in four never accessing treatment. Prevention must become second nature, reaching young people, in the spaces that shape their everyday lives, with support they recognize and trust. Lasting progress is built on investing early, listening to young people, and strengthening the systems around them before challenges escalate. Mental health is a universal right, and acting earlier is how we protect it for all.

Sofyen Khalfaoui,
Head of Improving Mental Wellbeing,
Z Zurich Foundation

How *one program* is advancing mental wellbeing across a global network



What begins in one place can spark outsized impact, and JA Canada's mental wellbeing initiative is proving exactly that. Through our multi-year grant, JA Canada embedded mental wellbeing into its programming, alongside its core focus on work-readiness, financial capability and entrepreneurship. This includes bilingual webinars, self-directed learning resources, digital tools, classroom-based programs, experiential summits, and a fully integrated resilience journal for the JA Company Program. JA's flagship student experience, in which student teams build real businesses with real products or services.

These resources not only strengthened student resilience and emotional confidence, but also generated consistent, measurable outcomes: more than 70% of participants demonstrated clear gains in knowledge and skills, with intensive Summit formats —intensive, immersive hands-on learning and industry networking programs—driving the strongest results.

JA Canada's evidence-based model, and the insights gathered, have become a reference point across the JA network, which spans 120+ countries. Several JA Worldwide members are exploring or adopting elements of this mental wellbeing framework within local contexts. This represents a meaningful change: a single program piloted in Canada is helping shape approaches to designing and delivering impact in one of the world's largest youth-serving organizations.

With JA Canada embedding a mental wellbeing curriculum into its Learning Management System, the foundation for long-term change is firmly in place. Planning for the next three years is now underway, deepening integration so that mental wellbeing becomes a core pillar of how JA equips young people to thrive – in Canada and around the world!



Photo: JA Canada

Mental health is just not a conversation; it's a reality that we live everyday. For too long, too many of us have carried our struggles in silence, afraid of being judged, afraid of being dismissed. But here's the truth, you're not alone, your feelings are real, your struggles are valid and your story matters. So, check in on your friends, be a safe space and speak up when something doesn't feel right and most importantly know that it's okay to ask for help.

**High school student from JA
Newfoundland and Labrador**



Changing systems to build *climate resilience* for millions



Our climate resilience approach focuses on advocating for funding and action that support sustainable adaptation that scales. Alongside this work, we continue to advocate for the importance of building climate adaptation into broader humanitarian and development efforts.

Throughout the year, members of the Zurich Climate Resilience Alliance have positively impacted more than 3 million people, far beyond the 550,000 initially planned. By shifting policies, practices, and decision-making systems, this work allows effective community-level solutions to be institutionalized and scaled, an approach which means change moves from households to villages to cities and ultimately, to the country as a whole.

Two examples of systems change come from Fiji and El Salvador.

Fiji: Building resilience at every level

In Fiji, the International Federation of Red Cross and Red Crescent Societies (IFRC), together with the Fiji Red Cross Society, successfully worked to build climate resilience at every level: community, institutional, and national.

Efforts ranged from designing resilience-enhancing interventions using the Climate Resilience Measurement for Communities (CRMC) approach, to sustained engagement with the national government through the global Early Warnings for All (EW4All) initiative.

This work contributed to the development of Fiji's EW4All Roadmap and supported the operationalization of the Disaster Risk Management Act. It also included technical guidance to strengthen early warning systems policy and practice.

The work has been expanded with support from additional funders. The Roadmap has since secured USD 12.9 million in Green Climate Fund financing.

El Salvador: Early warning systems for early action

In El Salvador, Plan International's local team is now delivering sustained impact in the two regions where the program was initially implemented, as well as at the national level. Plan facilitated a unique collaboration between the General Directorate of Civil Protection and the Observatory of Hazards and Natural Resources, strengthening the entire early warning system chain—from weather forecasting to humanitarian preparedness and response. As a result of this collaboration, both institutions are now jointly implementing a new four-year work plan, translating improved forecasting, training, and communication into more effective protective action for communities at risk.



Photo credit: Plan International, Swearing in of Community Civil Protections Commission, El Salvador

Changing systems to build *climate resilience* for millions



IFRC's presence in-country has contributed, and our strong partnership has transformed the way we engage with the national disaster management system. It is not about external experts arriving with ready-made solutions; it is about building our capacity here to lead. The coordination mechanisms we have developed together mean that Fiji Red Cross Society is now a recognized voice at the national level, not just on the ground during response. That shift is significant, and it is a direct result of this partnership.

Ragigia Dawai,
Director-General,
Fiji Red Cross Society



Now, thanks to the Early Warning System, our response has changed: when the nearby communities alert us, we warn our neighbors and together we evacuate. This helps us safeguard lives.

Morena Acosta,
A community member
of María Auxiliadora



Presentation of the updated departmental plan mode
Photo credit: Plan International

Advancing mental health and *psychosocial support* in emergencies



Photo credit ICRC



Our collaboration with the International Committee of the Red Cross (ICRC) reflects a shared recognition that mental health and psychosocial support (MHPSS) is both one of the most urgent and most under-resourced aspects of humanitarian response. In 2025, we started [a multi-year collaboration with the ICRC](#) designed to strengthen how MHPSS is integrated into emergency response, particularly in conflict-affected settings where psychological distress, trauma, and loss are widespread.

The collaboration focuses on supporting the ICRC's efforts to further advance its emergency MHPSS capacities. Through developing practical, multilingual tools and guidance for frontline responders and decision-makers, the ICRC can support MHPSS in a range of contexts, across the world. This collaboration aims to embed mental health considerations more consistently into humanitarian action, helping ensure that MHPSS is treated as an integral part of response rather than a secondary or optional activity.

As crises become more complex and resources more constrained, investing in collaboration and system-level improvement is a deliberate choice, grounded in the conviction that mental health is a cornerstone of humanitarian action.

Advancing mental health and *psychosocial support* in emergencies



Aly's story:

At just fifteen years of age, Aly was forced to flee his home with his family, eventually finding refuge in a crowded settlement near Burkina Faso. But safety didn't end his struggles. Hounded by painful memories, Aly was plagued by night terrors and insomnia. After his mother attended a mental health awareness session in the settlement, she recognized his symptoms and brought him to an ICRC-backed medical center—one of the few in the region. Through drawing and writing, therapy helped Aly work through guilt and trauma. Today, he is back in school, making friends and finally sleeping through the night.

In moments of profound human need, credibility and trust matter. Our collaboration with the ICRC is rooted in those values and in a shared determination to support humanitarian responses that are both effective and respectful of the people they serve.

Conny Kalcher,
Zurich Insurance Group Chief Customer Officer
and Member of the Foundation's Board of Trustees



Photo Credit: Alphonse Dioh/ICRC

Stronger, broader *engagement* from Zurich and other stakeholders

In 2025, Zurich's¹ employees and leaders showed increased engagement, stepping forward to strengthen their communities in meaningful ways.

The Business Action and Advisory Council reconfirmed the CEO pledge, reinforcing a shared ambition to advance this work and chart a bold direction through 2035.

Community impact is becoming more embedded in culture and priorities, and is evident every day in our programs and in Zurich offices alike: this year has seen employees log record levels of volunteer hours, build stronger relationships that help partners extend their reach, and an increased activation of local grants to address community-identified priorities.

Behind these figures are the countless moments when people showed up for one another, offered support in times of need, and helped create a sense of connection and hope in their communities. These human connections and practical help made everyday life a little easier and brighter for many.

To see this impact up close, we turn to the stories of colleagues helping their communities every day.

One of the year's significant achievements was the exceptional engagement of Zurich employees worldwide.

In 2025 Zurich employees dedicated **239,300 volunteer hours**^{1,2} equivalent to more than 32,600 workdays.

¹ 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.

² Zurich Insurance Group and employees contribute through fundraising, volunteering and cash contributions whereas the Foundation carries out community investment activities.



Photo credit: Aj Ty vIT

Mark Heasman,
Head of Zurich's Engagement, Z Zurich Foundation



Community engagement at Zurich shows up in lots of different ways: volunteering, supporting local organizations, mentoring, fundraising – but it always comes back to people caring enough to get involved. When colleagues connect with communities, the impact becomes very tangible. Over time, those relationships and experiences build trust and create change that last.

Collective Community Impact Program (CCIP)

The Collective Community Impact Program brings together Zurich colleagues, Zurich's business partners and local organizations, and to respond to meaningful needs in their communities. In 2025, this shared commitment sparked 43 initiatives across 30+ countries – each finding practical ways to support children, strengthen local environments, and contribute to community life.

Supporting children with serious illnesses in Italy

Volunteers spent the day at a camp for children with serious illnesses and disabilities, creating personalized name tags and bracelets. Their efforts brought moments of comfort and joy to families facing complex medical challenges.

Advancing employment opportunities for women in Spain

Employees contributed to an employment-readiness program for women in vulnerable situations, offering mock interviews and personalized guidance. Nineteen women completed the program, with several already moving into new job opportunities.

Protecting coastlines and supporting children in Singapore

Participants joined the third annual kayak-and-beach clean-up, removing marine debris while also raising funds to support children with cancer. The event blended environmental action with meaningful community impact.

Helping build safe homes for families in Colombia

Teams supported the construction of new homes for families in need, contributing hands-on effort that improved living conditions and demonstrated the importance of empathy, solidarity, and community care.

Engaging youth through a NextGen Summit in Canada

Zurich teams hosted a youth-focused insurance summit, welcoming more than 25 young participants and presenting a donation to support education and mentorship.

Creating an inclusive sports and learning day in Germany

Nearly 40 volunteers welcomed around 350 children and family members to a Sports & Learning Day, offering inclusive games and activities that created joyful experiences for children with Down's syndrome and their families.

Promoting inclusion through Braille literacy in Hong Kong

Teams participated in a Braille workshop that deepened their understanding of visual impairment. Volunteers explored tactile communication and created Braille cards with encouraging messages for children in Vietnam, helping raise awareness and support inclusion.

These examples show the impact that's possible when people come together with a shared purpose. In 2026, the program will continue to grow with more initiatives and an expanding network.



Photo: Employees from Zurich Hong Kong volunteer to support children's literacy, using storytelling and therapy dogs to build confidence and emotional resilience.

Zurich employees *in action!*

Outstanding Community Impact: Nicole Jagielski, Zurich US

Nicole strengthens her community by leading major book drives, fundraising efforts, and free legal clinics that support children, veterans, migrants, and families across Chicago. Her work with Bernie's Book Bank helps put books into the hands of kids who need them most, while her volunteer hours in pro bono clinics give people fair access to legal support during difficult moments. She also inspires her colleagues to get involved, helping raise thousands of dollars and mobilizing teams to support literacy and justice initiatives that open doors for those who face barriers.



Start by helping one person the way you wish you could help everyone. It's the small, everyday things you do that make the biggest difference and create consistent change.

Nicole Jagielski
Assistant General Counsel
Zurich US

Outstanding Volunteer: Rania Nasheetta, Zurich Indonesia

Rania's commitment to community work began close to home, where she witnessed how unequal access to education and opportunity can shape a life. In Sukabumi, she leads sustainability projects that reduce waste, improve local waste systems and introduce solar energy—efforts that directly benefit families in nearby communities like Ciptagelar. Alongside this, as a former Director of Management Support of the ASEAN Youth Organization Chapter Indonesia, she has helped deliver data science education to more than 1,800 young people across Indonesia, planted 4,000 trees, and supported 200 children and parents through practical, lasting initiatives.



I'm inspired by how much colleagues care, and the many ways they support their communities. Whether that's volunteering their time, sharing skills, mentoring others or helping local initiatives move forward. It's something I'm genuinely proud of.

Tulsi Naidu,
Zurich Insurance Group CEO Asia Pacific
and Member of the Foundation's Board of Trustees

Zurich employees *in action!*



Photo: Martin Malone

Perseverance and purpose: Martin Malone, Zurich Isle of Man

Martin took on The Big Swim for one reason: to support children and families facing some of the hardest moments of their lives. Committing to a 24-hour, 50-kilometer endurance swim, he spent a year training, driven by a desire to give back to two Isle of Man charities close to his heart. Swimming through day and night, he covered more than 30 kilometers before a shoulder injury forced him to stop. The challenge raised £31,000, helping fund vital care and support services. Martin's swim shows how determination can deliver lasting impact.

Lifetime Achievement Award: Christoph Lüdemann, Zurich Germany

Christoph has spent more than a decade giving his time to causes he believes in. Since 2013, he has been actively involved as co founder and board member of L'appel Deutschland e.V., helping communities in several African countries like Rwanda, Sierra Leone and Congo turn their own ideas into education, healthcare, and microcredit projects. A particular focus of his work has been improving children's health and strengthening women's empowerment as key levers for sustainable community development. Alongside more than 100 volunteers, his organization has helped deliver projects worth over €3 million and expanded access to healthcare for around 10,000 people. Christoph also contributed to founding Chancen International, opening doors to higher education for 5,000 young people across Africa. The Lifetime Achievement Award honors years of dedication and turning belief into action with patience, commitment, and care.

Read more on our amazing [2025 Community Hero Award Winners](#)

Section 3

Innovation that can transform what's possible in social impact

Innovation at Z Zurich Foundation is a deliberate choice, one that keeps us relevant and impactful in a world that never stops changing.

For us, innovation goes beyond new ideas. It also means applying proven approaches in new contexts, modernizing existing systems, and developing new platforms or tools where they are most needed.

We stay future-ready by building flexibility into our work, grounding decisions in learning, and remaining open to fresh ways of addressing long-standing challenges.

Just as importantly, we draw on the insight and creativity of those closest to the issues: communities, partners, and experts. Their lived experience and ideas push us to test, adapt, and rethink how we create impact.

Together, this mindset strengthens our ability to respond with relevance, speed, and empathy.

On the following pages, we share examples that show how this approach is shaping our programs, activities, and tools, helping communities thrive in meaningful and lasting ways.



When *local insight* meets smart technology in Vietnam

Across Vietnam, communities live with floods that can rise quickly and unpredictably. In recent years, local people frequently captured their own flood observations, but these valuable insights were rarely recorded or shared beyond the moment.

Working with ISET, a Zurich Climate Resilience Alliance member, provincial and city authorities began turning those informal observations into something far more effective. Community-recorded flood data is now systematically collected, verified and added to official Disaster Risk Management systems. The data feeds into a public, easy-to-access digital map that records flood depths by location and event, shaping better preparedness and planning.

In Huế, the city shifted from installing occasional flood-warning towers to implementing a strategic roadmap for nearly 180 locations, developed with ISET support and now being used by a potential donor to guide their investment. These solar-powered smart towers provide real-time water-level updates and significantly improve early warning capacity in the city.

This system is reinforced by four automated river level monitoring stations across the river network. Data from both the flood towers and river gauges is continuously updated to the Huế Smart City app (Huế-S), helping families understand risks as they develop. During the historical flood event in 2025, data from a single gauge recorded more than 19 million views on Huế-S, demonstrating both high demand and practical value of the data and technology.

Perhaps the clearest sign of progress came after a major flood in October-November 2025, when Huế independently initiated a flood trace investigation to update the database, taking increasing ownership.

This blend of community knowledge and practical technology is helping thousands of people make safer decisions during floods. It shows how innovation becomes truly impactful when it is rooted in local experience and led by those who use it every day.

When flooding happens, flood level data from the warning tower is updated on the website of Quảng Thọ commune. We also send updates to the village heads, who inform community members so they can take timely and appropriate actions. By comparing the flood depths at other sites with the tower's measurements, we can use the data from Phò Nam A tower to predict water level in other locations of the commune, making it also useful for other villages.

Mr. Lê Thanh Xuân,
DRR official of Quảng Thọ commune,
Hue City (now part of Quảng Điền commune)



The Chairman of the Quảng Điền District People's Committee inspects the smart flood warning tower during the November 2023 floods
© Photo: Huế Division of Water Resources and Climate Change

Unlocking new investment for *flood resilience* in the UK

A core challenge in resilience work is simple: the people who pay for prevention are not always the ones who benefit from the avoided losses. We often say that every \$1 spent on resilience saves \$5 in future damage, yet those savings rarely return to the investors who make early action possible, which may hinder investment.

The FloodAction Coalition, founded by The Conduit, is working to change that.

Together with Zurich Municipal in the UK, we are exploring how our community-led approach can create value that motivates investment while supporting the people most affected by flooding.

The FloodAction Coalition brings together insurers, landowners, and investors to mobilize £1 billion to enable the scale up of a national market for water resilience. The idea is straightforward but powerful: restore nature so it can store, and clean water, and turn these nature-based solutions into investable infrastructure. By incorporating the CRMC* (Climate Resilience Measurement for Communities) methodology, communities help identify which solutions work and where they matter most. Delivery partners restore wetlands, woodlands, and riverscapes that protect homes and strengthen local economies. Shared data builds confidence for public and private investors.

For us, this is a new kind of engagement, one focused on shaping the financial conditions that make resilience possible at scale. If successful, this approach could unlock billions of pounds for natural flood and drought protection and help millions of people benefit from a safer, more resilient future.



Linda Freiner,

Zurich Insurance Group Chief Sustainability Officer

Climate resilience is increasingly central to sustainable development. It requires long-term thinking, partnership, and practical action that helps communities anticipate, adapt, and withstand growing climate risks. Our focus is on supporting solutions that strengthen resilience today while preserving opportunity for future generations.

*The CRMC (Climate Resilience Measurement for Communities) is a methodology developed by the Zurich Climate Resilience Alliance.

Adapting mental wellbeing support across *community sport*

In Australia, Tackle Your Feelings (TYF) is strengthening mental wellbeing in community sport by working through local clubs and trusted partners. Building on its AFL origins, the program is now being tested and adapted for community netball through close collaboration with Netball NSW and Netball QLD.

It is creating space to learn what works across different sporting contexts, showing how the club-based education model can be adapted for new codes and cultures, particularly in female led sporting communities. The appointment of elite netballer Tara Hinchliffe to the TYF Steering Committee brings lived experience and leadership, helping guide how the program is shaped and embedded in new settings.

“When young people are supported to build their personal resilience, they are better equipped not only to navigate uncertainty, but to contribute positively to their communities. This is an investment in both individual wellbeing and long-term societal strength.

Alison Martin,
Zurich Insurance Group CEO Life, Health and
Bank Distribution and Member of Z Zurich
Foundation's Board of Trustees



Photo: Tackle Your Feelings, Australia

Investing in the next generation with the *Global Changemaker Program*

We believe young people have the creativity and courage to shape the world around them. For years, we have supported scholarships to the One Young World Summit, enabling more than 150 young leaders to learn from peers and build a global community committed to positive change.

Inspired by their achievements, we launched the Global Changemakers Program, a new way of supporting and working alongside emerging leaders. The program helps young changemakers to strengthen their early-stage initiatives through a mix of guidance, resources, and connection.

After the Summit, scholars can apply for a year-long fellowship. A smaller group is selected for tailored support that helps them accelerate their initiatives.

The program brings together everything young leaders need to make meaningful progress:

- Capacity development: cohort learning and one-to-one support strengthen their ability to drive, measure and communicate their impact.
- Funding: financial support to help them launch or scale their projects.
- Connection and community: participants gain visibility and join a wider network of peers, partners, and mentors.
- Collaboration: fellows co-create solutions with Foundation partners and each other.

This multi-phase journey includes pre-Summit preparation, the One Young World Summit, a post-Summit debrief, and a full year of support for selected fellows.

The Global Changemakers Program is a long-term investment in young innovators who are already bringing new ideas to life and strengthening their communities in practical and meaningful ways.



Young people bring fresh ideas to everyday challenges. What often makes the difference is whether they have the support to learn, connect, and turn those ideas into action. When this comes together, it opens possibilities that reach far beyond one individual and strengthens communities and society.

Kristof Terryn,
Zurich Insurance Group CEO Europe,
Middle East and Global Head Retail
and Member of the Foundation's
Board of Trustees

Photo credit: One Young World

From plaster to *preparedness* in crisis response

Throughout 2025, we supported responses to more than 30 disaster events across regions, including floods, earthquakes, wildfires, storms, cyclones, and conflict-related escalations. Flooding remained the most frequent climate-related emergency, while earthquakes featured more prominently than in previous years, often compounding existing vulnerabilities. These responses took place across diverse and fragile contexts, working alongside experienced humanitarian partners and, where relevant, with Zurich's local teams to enable timely action and engage Zurich employees around a shared sense of solidarity.

As the year progressed, a consistent pattern emerged. Across very different crises, the psychological and social impact of emergencies played a critical role in how people coped, recovered, and rebuilt their lives. In response, we continued to prioritize mental health and psychosocial support (MHPSS) as a core element of our crisis response approach.

At the same time, 2025 marked further progress in our shift from largely reactive, event-based responses toward greater preparedness and system-level contribution. Building on the Responding to Crisis pillar established in 2024, we applied clearer criteria for engagement, strengthened our network, and increasingly combined rapid response with long-term intent. Alongside meeting immediate needs, we invested more in preparedness, prevention, and the integration of MHPSS into humanitarian response. [Private philanthropy for global mental health remains below 1% of development assistance](#), and we are among the small group of funders helping to pioneer progress. Through multi-year collaborations, advocacy, and sector engagement, we aim to support more durable solutions, recognizing that meaningful change takes time and collaboration.

Watch our film '[The unseen emergency after a disaster](#)' produced for us by BBC StoryWorks Commercial Productions

Manon Parmentier,
Head of Crisis Response, Advocacy and Communication,
Z Zurich Foundation

When mental health and psychosocial support are integrated into disaster management, crisis response becomes the foundation for long-term healing. Every community and experience is unique, and so interventions must be tailored to time, place and person.



Working hand in hand with communities to better understand their needs and strengthen preparedness against potential crises forms the foundation of our social responsibility approach. We see social impact not just as a side activity, but as an integral part of our strategy. We still have a lot of work to do.



Yilmaz Yildiz,
CEO of Zurich Türkiye and Member of the Foundation's Board of Trustees





Photo: 1,000 hygiene kits were distributed to disaster survivors in Medan, North Sumatra

Case study: Mobilizing global participation to accelerate emergency food assistance

In 2025, the humanitarian situation in Gaza underscored the importance of rapid, trusted collaborations in acute crises. Through the World Food Programme (WFP), we supported life saving food assistance while also mobilizing wider engagement through a matched giving approach.

Our contribution helped catalyze a broader response. The matched campaign inspired more than 8,600 individuals across over 140 countries to donate. Individual donations combined with our matching helped deliver a 2.4 million life saving meals to children and families in Gaza, at a time when access to food remained severely constrained.

Beyond the numbers, this response demonstrated how the Foundation can complement humanitarian operations by pairing financial support with approaches that increase reach, participation and visibility. The collaboration showed how we can strengthen emergency support by offering both resources and new ways for people to get involved.

Case study: Leveraging local capabilities to strengthen crisis response in Indonesia

In late November 2025, severe flooding affected multiple regions across Indonesia, prompting a rapid response from the Foundation. With the support of Zurich Indonesia, the Foundation worked with the Indonesian Red Cross to distribute more than 2.6 tons of aid to over 90,000 people across villages in North Sumatra.

Assistance included clean water, emergency relief items, hygiene kits and essential medicines, alongside medical support for affected communities.

Zurich Indonesia played a critical role by mobilizing local teams, coordinating closely with partners on the ground and supporting the distribution of aid. In parallel, Zurich Indonesia launched a fundraising appeal among its employees, with donations matched by the Foundation to further extend the impact of the response.

Building a leading *impact* practice

Our 2020 Impact Measurement Framework set the foundation of our approach, and since then it has grown into a practice that allows us to understand change far more clearly and consistently across all programs. We look at who was positively impacted, whose lives were transformed, and what shifts in attitudes or behaviors made that possible.

This matters because with this insight, we can scale what works, and influence systems instead of investing in isolated interventions. A leading impact practice is what helps us make better choices and ultimately enables our work reach further and go deeper.

We have invested in building capacity across the organizations we support through practical tools, guidance and onboarding on outcome measurement, theory of change and capturing data. Not every organization starts from the same place, so we are committed to building long-term capability. This mindset reflects how we want to show up in the sector and the role we want to play as a partner in learning, not just a funder.

In 2025, to deepen the understanding of what truly changes for people, we began piloting Social Return on Investment (SROI). We work closely with academic institutions and experts, in particular with Middlesex University, a global expert in SROI. This helps us look beyond budgets and activities to see the real social, environmental and economic value our programs create.

As the work progresses, we are seeing how this outcome-oriented perspective brings greater transparency, trust and clarity to our impact narrative. Because SROI uses a shared language that is recognized by funders, policymakers and organizations around the world, it strengthens the way we communicate achievements and advocate for support. By focusing on outcomes that are most material for those we work with, SROI highlights the real changes experienced by people, families, and communities. This gives us a clearer and more meaningful picture of our impact across areas such as mental wellbeing, social equity, and climate resilience.



Final reflection

2025 unfolded in a highly challenging environment, with growing needs and far less support due to funding cuts in official development assistance (ODA). For many communities, the pressures were felt through everyday disruptions and livelihoods under strain.

We focused our efforts where we could do the most, working closely with and within the communities we support. That focus reflects our intention: to act with purpose, concentrate resources where they matter most, and stay grounded in the realities people experience every day.

This focus helped build resilience in different ways, across different places. Communities strengthened their ability to prepare for climate risks and recover from disruption. Young people, together with their caregivers, teachers, and coaches, gained support to improve mental wellbeing. Individuals encountering barriers to opportunity accessed pathways to skills, livelihoods, and greater economic stability.

In total, **13 million people were positively impacted. This reflects the determination, commitment, and collaboration of community members, organizations, practitioners, and colleagues whose efforts underpin everything we do. Their insight, persistence, and belief in what is possible turn intention into lasting progress.**

The challenges confronting communities today are significant and, in many cases, intensifying. That makes what we do together especially relevant now. Our intention remains clear: we will continue to show up, work alongside others for the long term, and help shape a future in which more people and communities are equipped not only to navigate change, but to thrive within it.





Photo credit: Plan International, El Salvador

For simplicity, Zurich business units are referred to by country or market name. The corresponding legal entity names are listed below. Certain references reflect brands or operating units rather than separate legal entities.

Narrative reference used	Legal entity name
Zurich Germany	Zurich Insurance Europe AG – Germany Branch
Zurich Hong Kong	Zurich Services Hong Kong Limited
Zurich Indonesia	PT Zurich Asuransi Indonesia Tbk
Zurich Isle of Man	Zurich Financial Services (Isle of Man) Group Services Limited
Zurich Portugal	Zurich Insurance Europe AG – Portugal Branch
Zurich Santander (Brazil)	Zurich Santander Brasil Seguros e Previdência S.A.
Zurich Spain	Zurich Insurance Europe AG – Spain Branch
Zurich Switzerland	Zurich Insurance Company Ltd
Zurich Türkiye	Zurich Sigorta Anonim Şirketi
Zurich US	Zurich American Insurance Company

A heartfelt thank you

to all our collaboration partners, community organizations, global NGOs, Zurich colleagues, changemakers, and our Board of Trustees. Your commitment, expertise, and collaboration make this work possible.

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