
Swiss Re
Foundation
Call for Applications
Apply by 4 October 2026
Entrepreneurs
for Resilience
Celebrating
10 Years

Vision and context

The **10th edition of the Entrepreneurs for Resilience programme** marks a decade of supporting entrepreneurial solutions that strengthen the resilience of vulnerable communities. Drawing on this experience, the programme continues to identify high-impact healthcare social enterprises with the potential to transform access to affordable, quality primary healthcare in low- and middle-income countries (LMICs).

Through catalytic funding, tailored technical assistance and access to corporate expertise, the programme helps social enterprises strengthen their capabilities, demonstrate the effectiveness of their models and scale their impact.

The need is increasingly urgent. Hard-won gains in global health are under pressure as constrained public finances, shifting international funding and competing priorities strain already fragile health systems. Climate change and economic uncertainty are adding to the challenge, increasing health risks while making quality care less accessible and affordable, particularly for vulnerable communities.

In this environment, scalable and sustainable models of care are critical. Social enterprises can help close persistent gaps in primary healthcare, reach underserved communities and strengthen the resilience of health systems. Entrepreneurs for Resilience helps promising solutions to overcome barriers to scale and translate proven approaches into lasting impact.

"Our role is to help turn proven ideas into lasting impact – taking some of the risk out of scaling and enabling social enterprises to reach more people, more sustainably."

Stefan Huber Fux, Head Swiss Re Foundation

Scope

The 10th edition of Entrepreneurs for Resilience continues to build on strong partnerships to expand access to quality primary healthcare in LMICs. Swiss Re Foundation is once again partnering with the Digital Connected Care Coalition, including AXA EssentiALL and Sanofi's Global Health Unit, as well as the Philips Foundation. Together, the partners combine their expertise, networks and resources to help promising healthcare social enterprises strengthen their solutions, scale sustainably and reach more underserved communities.

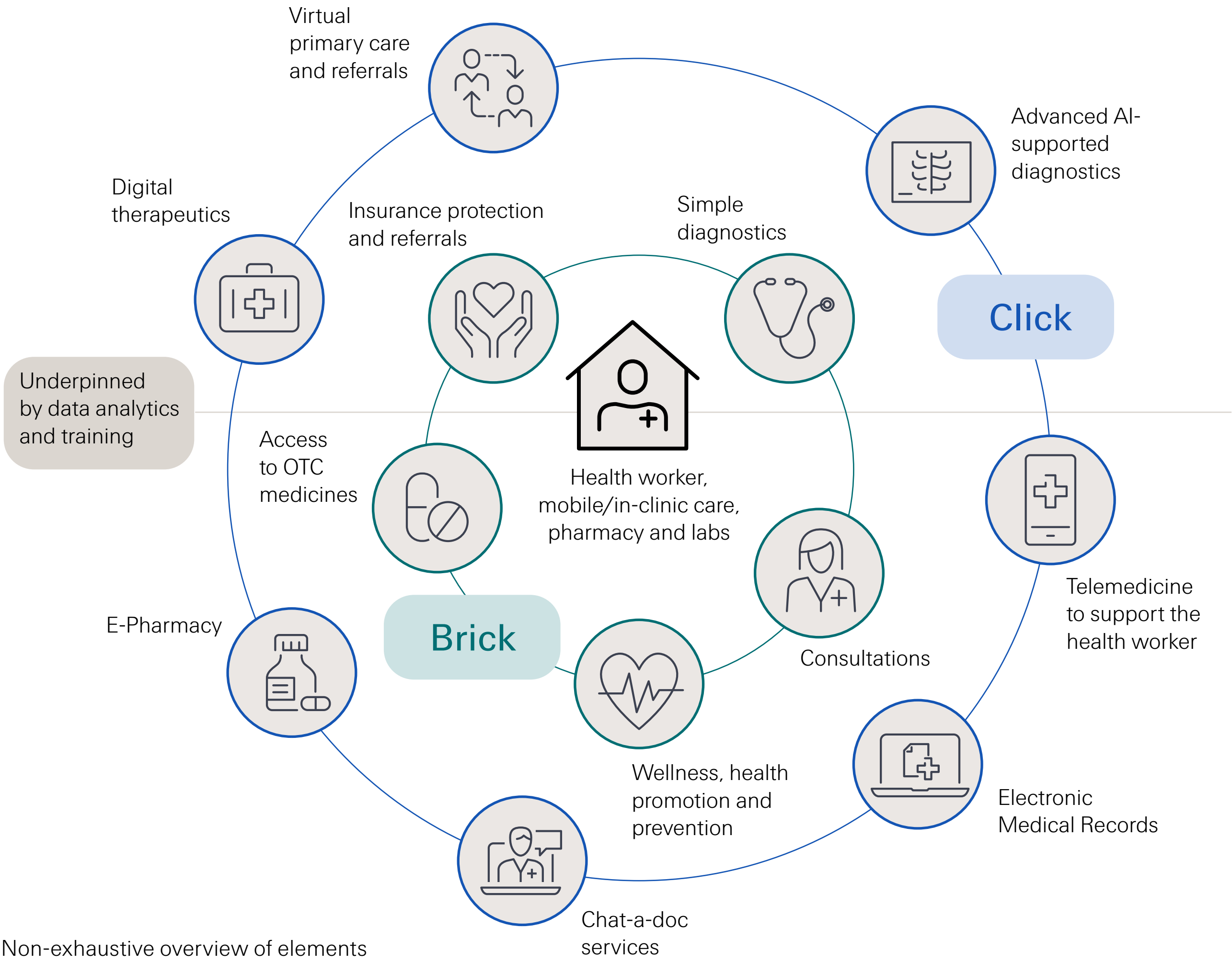
The programme maintains its focus on **"brick & click" healthcare models** that combine physical points of care ("brick") with digital solutions ("click"). While digital tools can improve quality, efficiency and reach, experience shows that personal interaction remains essential to building trust, encouraging health-seeking behaviour and ensuring continuity of care.

We invite applications **from for-profit and hybrid healthcare social enterprises** serving low-income populations in LMICs. We are particularly interested in models that:

- **Combine brick & click** to expand access to quality primary healthcare.
- **Improve affordability** through approaches such as savings, payment solutions or microinsurance.
- **Integrate with public health systems,** including government strategies and national digital health infrastructure.

Together with our partners, we aim to help proven models overcome barriers to scale and contribute to more accessible and resilient health systems.

Brick-and-click model:
A package of services and insurance



Non-exhaustive overview of elements that could constitute a hybrid care delivery model; many variations exist.

Benefits

Benefits of participating in the Entrepreneurs for Resilience programme include:

- **Funding**
  - Pilot funding of **up to USD 45 000 for the 6–8 shortlisted** social enterprises during the due diligence phase to test initiatives aimed at increasing impact or validating new approaches.
  - Up to **USD 1 million in blended funding,** combining conditional and unconditional financing, will be shared among the selected finalists over a two-year implementation period.
  - Access to additional funding opportunities through programme partners and the broader impact investment ecosystem.

- **Technical assistance**
  - For the 6–8 shortlisted social enterprises: **3 days of tailored technical assistance in** impact measurement and management during the due diligence phase to strengthen their impact capabilities. The due diligence process will also generate practical recommendations and materials that the shortlisted social enterprises can use to strengthen their organisations and share with prospective investors, donors and partners.
  - For the 3–4 finalists: **up to 20 days of tailored technical assistance** over two years, covering advanced impact measurement and management, financial management and fundraising, scaling, last-mile marketing and sales, and gender inclusion.
  - Access to corporate expertise from Swiss Re employees and programme partners

Benefits continued

- **Networks and exposure**
  - The People's Choice Award, determined through a public online vote, will provide the winning social enterprise with an additional opportunity to support its growth and impact.
  - Increased visibility across healthcare, philanthropy, and impact investing sectors.
  - Access to a network of like-minded healthcare social enterprises to exchange knowledge and best practices.
  - Opportunities to connect with investors, corporate experts and strategic partners.
  - Participation in the Entrepreneurs for Resilience gathering, planned to take place in Zurich, Switzerland, in early November 2027 (TBC).

Eligibility

We invite for-profit and hybrid social enterprises that fall within the scope outlined above and meet the following eligibility criteria to apply.

- **Mission and purpose**
  Applicants must improve access to healthcare in low- and middle-income countries (LMICs) and demonstrate measurable social impact (e.g., improved health indicators, lower out-of-pocket expenses).

- **Healthcare delivery model**
  Applicants must combine physical and digital healthcare delivery.

- **Target group**
  Low-income and underserved populations[1] must constitute at least 30% of the applicants´ customer base. Applicants should have a deep understanding of the specific circumstances of the people they serve. Priority will be given to enterprises that are gender-inclusive, that is, that strive to reduce gender inequalities.

- **Geography**
  Applicants must operate in countries that are defined by the World Bank as LMICs.

[1] Following the World Bank's Shared Prosperity framework, we define a country's low-income population as the bottom 40% of its income distribution. This group reflects a spectrum of economic vulnerability, from people living in extreme poverty to the working poor and lower-middle-income individuals – all of whom remain underserved by public healthcare systems and markets in LMICs.

Eligibility continued

- **Legal structure**
  Applicants must be formally registered for-profit or operate through a formally established hybrid structure and must have been established no later than December 2023.

- **Revenue model**
  Applicants must generate at least 50% of their income through earned revenue and demonstrate the potential to grow and scale through a market-based business model.

- **Size**
  Applicants must already serve at least 50 000 people and demonstrate the potential for substantial acceleration over the next two to three years.

- **Organisation**
  Applicants must have a strong management team, with clearly defined and distributed responsibilities and a diverse, well-structured workforce. Preference will be given to enterprises with at least one female founder or at least 30% women in the management team.

- **Legal compliance**
  Applicants must comply with the legal framework of the country or countries in which they operate and be allowed to receive funding from a Swiss non-governmental organisation such as the Swiss Re Foundation.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Application process

Applicants must complete the online application by **4 October 2026, 23:59 CET.** Only applications submitted in English before the deadline will be considered.

The selection process is as follows:

- **First selection round:** All applications will be screened based on key eligibility, impact, traction and strategic fit criteria. Up to 25 social enterprises will be invited to submit a more detailed second-round application **by 8 November 2026 at 23:59 CET.**

- **Second selection round:** The second-round application will allow for a deeper assessment of each enterprise's business model, growth trajectory and potential, operations, team and approach to impact measurement. Based on this assessment, 6–8 social enterprises will be shortlisted for the due diligence phase.

- **Due diligence and finalist selection:** Between November 2026 and March 2027, the 6–8 shortlisted social enterprises will undergo comprehensive due diligence, including on-site visits of up to four days and tailored technical assistance. During this phase, pilot funding of up to USD 45 000 may be provided to test initiatives aimed at increasing impact in targeted ways or validating new approaches.

- **Pitch preparation and finalist selection:** Following the due diligence phase, the shortlisted social enterprises will receive support to prepare for their final presentation during virtual sessions with the programme jury in May 2027. Based on the due diligence findings and final presentations, the jury will select 3–4 finalists and determine the allocation of up to USD 600 000 in unconditional funding across all finalists.

- **Final funding allocation:** The 3–4 finalists will continue to receive tailored technical assistance and work towards agreed milestones. At the Entrepreneurs for Resilience gathering in Zurich, Switzerland, planned for November 2027, they will present their progress and achievements to the programme jury. Based on these presentations, the jury will determine the allocation of up to USD 400 000 in conditional funding across all finalists. The remaining social enterprises from the top 6–8 may also be invited to Zurich to participate in the gathering and selected programme activities.
- Funding will be provided through separate agreements with the Swiss Re Foundation. Social enterprises receiving pilot funding will enter into a one-year agreement covering the pilot objectives and reporting requirements. Finalists will enter into a two-year agreement setting out key milestones, expected deliverables and impact measurement requirements. Funding will be paid over the two-year period based on progress against the agreed milestones and deliverables. Tailored technical assistance will be provided throughout this period.

Evaluation of applications

Applications will be assessed by LeFil Consulting in close collaboration with the Swiss Re Foundation. Throughout the selection process, the jury comprising senior executives from Swiss Re, representatives of programme partners and external experts will play an active role in key funding decisions. The jury will review the impact proposals of the shortlisted social enterprises, select the 3–4 finalists based on the in-depth due diligence reports prepared by LeFil Consulting, and determine the allocation of the pilot, unconditional and conditional funding.

Applications will be scored on the following key elements:

Strategic fit with scope	Social impact	Business sustainability	Scalability potential	Team strength and diversity

Note on intellectual property

Applications are distributed to the jury and to representatives of LeFil Consulting, which supports the Swiss Re Foundation in managing the programme. Everyone with access to the applications must sign a confidentiality agreement in advance. All ideas submitted remain the property of the applicant.

In case of questions or a need for guidance, please contact us at swissrefoundation@swissre.com.

About Digital Connected Care Coalition (DCCC)
The DCCC is a diverse coalition that brings together global stakeholders across the digital health landscape to collectively address systemic barriers to digital healthcare transformation in low- and middle-income countries. By sharing learnings, co-creating public-private partnerships, and leveraging members' complementary capabilities and scale, the coalition aims to strengthen and expand healthcare efforts on the ground.

Members participating in the Entrepreneurs for Resilience programme include:

AXA EssentiALL, as the dedicated business unit in charge of executing AXA's commitment to financial inclusion.

Sanofi's Global Health Unit is a not-for-profit social business improving access to healthcare for underserved populations across 40 countries with high unmet medical needs. Its Impact Investment Fund, launched in 2022, invests in start-ups and innovators with scalable solutions that can expand healthcare access in underserved markets.

Philips Foundation is a registered non-profit organization established in 2014. Operating across a continuum of capital – from grant-based projects to impact investments – Philips Foundation deploys Philips' healthcare expertise and collaborates with like-minded partners to develop scalable solutions that connect community-based care with the broader health system.

About LeFil Consulting

LeFil Consulting is a global strategic advisory consultancy that helps start-ups, corporations, donors, NGOs, governments and their constituencies reconcile the objectives of sustainable growth and inclusive social impact.

About Swiss Re Foundation

The Swiss Re Foundation reflects the social and humanitarian values of Swiss Re. Along with our partners and Swiss Re employees, we strengthen resilience in low-income communities and near Swiss Re locations around the world. The Foundation supports entrepreneurial solutions, system efficiencies and local charities by offering tailored financing and access to Swiss Re expertise, creating actionable evidence and amplifying impact with aligned partners. We foster scalable solutions that build low-income people's resilience to climate and health risks.

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Photographs;
Cover image: Getty Images
Page 5: Christian Bobst Photography
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