



Swiss Re
Foundation

Call for applications



Apply until
23 January
2024!



Entrepreneurs for
Resilience Award

Making healthcare accessible
to low-income people



Does your entrepreneurial initiative boost access to **primary healthcare** in **low-income communities**?

Vision

The Swiss Re Foundation aims to make healthcare accessible to at least 1 million people by the end of 2024.

Our Entrepreneurs for Resilience Award has recognised entrepreneurial initiatives that take innovative approaches to build resilient societies in line with the United Nations Sustainable Development Goals (SDGs). In the 2024 edition of the award, we'll focus on solutions that improve access to and the quality of primary healthcare for low-income people.

Major progress has been made in improving the health of millions of people around the world, with higher life expectancy, lower maternal and child mortality and better prevention of prevalent communicable diseases.

But in many places, especially in low- and middle-income countries (LMICs), access to quality primary care is patchy. Most primary healthcare facilities are understaffed, and staff are often inadequately trained and lightly monitored. Shortages of medicine are chronic. In some remote areas, many people can't access professional care at all.

A multitude of barriers and challenges keep these countries from achieving universal health coverage. As a result, out-of-pocket health expenditures push an estimated 100 million people worldwide into extreme poverty every year.

Without a financial safety net, a single illness can threaten the health and well-being of an entire family. Many avoid or postpone necessary hospital visits or end up receiving substandard care because it's all they can access. Also, poor families sometimes pay for healthcare in ways that leave them worse off in the long run, for instance, by selling livestock or eating less food.

The Swiss Re Foundation has run and funded the Entrepreneurs for Resilience Award programme since establishing it in 2016, relying on a loose network of experts from inside and outside Swiss Re to help winnow down candidates, serve as jury members and coach award finalists.

“We see our role as absorbing early-stage risks, helping our project partners navigate the perilous path from pilot initiative to self-sustaining, scalable solution.”

Stefan Huber Fux, Director Swiss Re Foundation



PARENTS' ASSOCIATION
ENGLISH SCHOOL, SATAMA
P. M. Velupillay Sarma Iyer
President



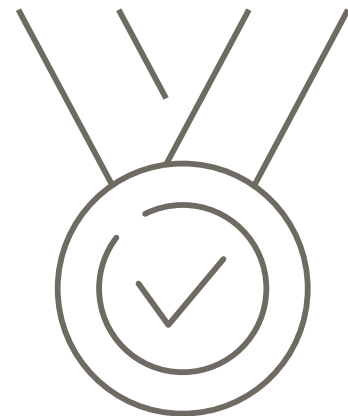
DAYAMA AKSHITA DEEPAK
Old 19th
Reg No: 1006
Birth Date: 22/03/07
Mobile No: 9822877115
Address: 366/10/10/10
Public Area
Satama

Award

Given mounting threats to societal resilience and obstacles to significant progress toward universal health coverage by 2030 – a key health-related SDG – we’ve decided a stronger form of partnership is needed to spur, guide and support initiatives that improve access to and quality of primary care for low-income households in LMICs.

Therefore, the Swiss Re Foundation is joining forces with the [Digital Connected Care Coalition \(DCCC\)](#) and the [UBS Optimus Foundation](#) to support social entrepreneurs in the healthcare space through the Entrepreneurs for Resilience Award, pooling our experience, network, solutions and funding with those of these new partners (profiled on page 16/17).

We invite applications from social entrepreneurs who aim to improve low-income people’s access to quality primary healthcare in LMICs by offering a hybrid delivery model that combines a physical point of care and supportive digital tools.



Award benefits include the following:

- Total grant of USD 700 000 for the three finalists. This amount is divided among the winning initiative (which may receive up to USD 350 000) and the two runners-up and is paid in instalments over two years.
- The finalist that wins the People’s Choice Award, determined by public online vote, will be invited to connect with potential investors at an event hosted by Sankalp Forum, one of the world’s largest platforms for impact enterprises.
- Tailored non-financial support for all three finalists, for instance:
 - Technical advice from Swiss Re employees and from staff of DCCC-participating organisations (such as AXA, PharmAccess and Philips)
 - Training, advisory, data-gathering and/or analysis to improve business operations and strategy from LeFil Consulting representatives and others
- Potential eligibility for follow-up funding from the UBS Optimus Foundation
- Access to a network of like-minded peers with whom to share knowledge or experiences and from whom to learn on topics relevant to the initiative

Scope

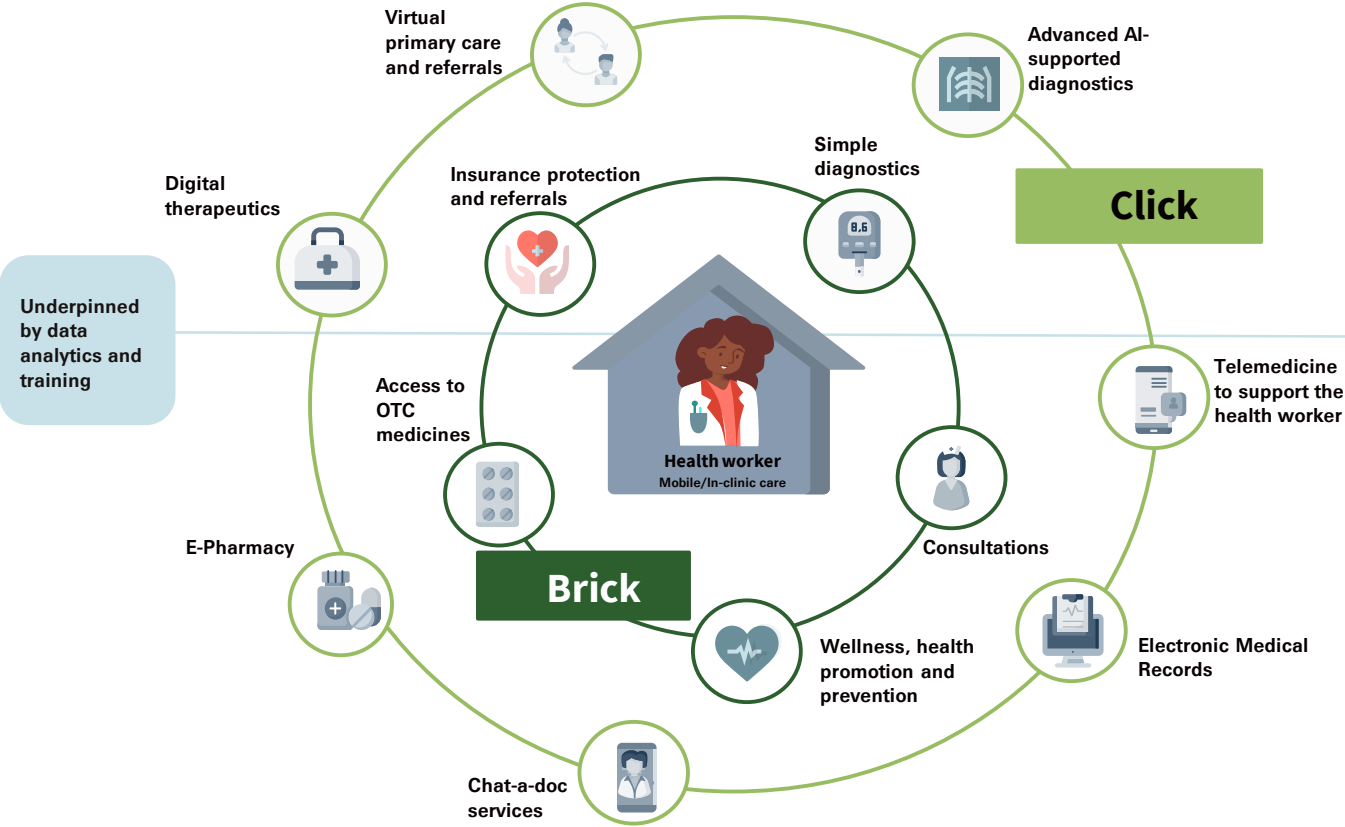
Challenges to increasing the availability of quality primary healthcare, especially for low-income and rural populations, have proved pervasive and difficult to overcome. Digital health solutions have contributed crucially to increasing the quality of, standardising the delivery of and lowering the costs of care. It remains difficult, however, to bring about changes in health-related behaviour and healthcare delivery through purely digital means.

Often underpinned by insurance or other financing solutions, innovative primary care approaches are emerging that combine digital and in-person services. These hybrid models include “brick and click” elements, where brick refers to a (fixed or mobile) point of care staffed by a health worker – to retain the human connection and trust – and click refers to a digital tool supporting physical delivery of care.

The 2024 Resilience Award aims to help scale existing hybrid care delivery models that:

- Combine “brick” and “click” elements in innovative ways to facilitate the delivery of quality primary healthcare to low-income people
- Possibly offer a financing solution (eg savings and/or smart payment functionalities, microinsurance) to make healthcare more affordable; while ventures that integrate a financing solution are preferred, other ventures will also be considered
- Have linkages or potential to be embedded in government efforts and strategy as well as in existing public health systems or digital infrastructure

Brick and Click: A Package of Services and Insurance



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

Eligibility

We encourage social enterprises that fall within the scope outlined above and that meet the following criteria to apply.

- **Mission and purpose**

Applicants must demonstrate high levels of social impact and ideally be able to measure it in a reliable manner (eg improved health indicators, reduced out-of-pocket expenses).

- **Target group**

Low-income populations must constitute at least 30% of applicants' customer base. Applicants should have a deep understanding of the specific circumstances of the people – women as well as men – they serve. Priority will be given to enterprises that are gender-inclusive, that is, strive to reduce gender inequalities.

- **Geography**

Applicants must operate in countries that are defined as low-income or lower-middle-income by the World Bank.

- **Operating model**

Applicants must operate on a market basis. While the venture may depend on grant funding, it must demonstrate an ability to grow and scale through earned revenue.

- **Size**

Applicants must have been formally established by 2021, serve at least 20 000 people and have the potential to reach at least 100 000 people in the next two years.

- **Organisation**

Applicants must have a solid management team in which responsibilities are well defined and distributed. It should also have a diverse, well-structured workforce. Preference will be given to ventures 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 grant funding from a Swiss non-governmental organisation such as the Swiss Re Foundation.

medicamentos



Reduc
riesc



Evaluation of proposals

In the first and second selection rounds, applicants will be evaluated by a core team consisting of representatives of the Swiss Re Foundation, the DCCC and the UBS Optimus Foundation. To select the three finalists, the core team will be joined by the award jury, which is composed of senior executives from Swiss Re and representatives of the DCCC, UBS Optimus Foundation, AfricInvest and the Marshall Institute from the London School of Economics and Political Science. The jury will select the winner and decide on the grant money allocation among the finalists.

Applications will be scored on the following key elements:

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

Application process

Applicants must complete the [online questionnaire](#) by 23 January 2024, 23:59 CET. Only applications submitted in English and before the deadline will be considered.

The selection process is as follows:

In the **first round**, 12 applicants will be selected, and their founder(s) will be invited for a two-hour interview with LeFil Consulting sometime between mid-February and mid-April 2024.

In the **second round**, six applicants will be selected and asked to host a two-day on-site due diligence visit, led by LeFil Consulting, in May or June 2024. By the end of May 2024, all six ventures will also need to prepare a brief video (or submit an existing one) about their venture, approach and achievements.

The three Entrepreneurs for Resilience Award finalists will be selected in the **third round**. At least one founder from each finalist venture will receive coaching from mid-July through August 2024 to support development and delivery of a pitch to the award jury.

Finalists will be invited to Zurich (Switzerland) from 2 to 6 September 2024. The pitches and official award ceremony will take place on 3 and 4 September 2024 at the Swiss Re Centre for Global Dialogue.

After the award ceremony, all three finalists will sign a grant contract with the Swiss Re Foundation that defines key areas of impact measurement, expected deliverables and a two-year disbursement plan.



Note on intellectual property

Applications are distributed to the core team and award jury members and to representatives of LeFil Consulting, which supports the Swiss Re Foundation in managing the award programme. Everyone privy 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 Swiss Re Foundation

Together with our partners and Swiss Re employees, the Swiss Re Foundation supports efforts to strengthen societal resilience in countries where Swiss Re operates and in targeted developing regions. To help build resilient societies, we offer our partners tailored grant financing as well as access to expertise and collaborative networks to create measurable, lasting impacts at scale.



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 Digital Connected Care Coalition (DCCC)

The DCCC is a diverse coalition of 30+ members co-initiated by PharmAccess Group and Philips in 2019. It connects global stakeholders in the digital health landscape to collectively address systemic barriers for digital healthcare transformation in low- and middle-income countries. It shares learnings, co-creates public-private partnerships, leverages their collective capabilities and scales on-the-ground healthcare efforts.

UBS Optimus
Foundation



About UBS Optimus Foundation

The UBS Optimus Foundation is a grant-making foundation that offers UBS clients a platform to use their wealth to drive positive social and environmental change. The Foundation selects programs that improve children's health, education and protection, ones that have the potential to be transformative, scalable and sustainable as well as programs tackling environmental and climate issues.



Photographs;
Cover image: Living Goods
Page 2, 5: Christian Bobst Photography
Page 12: Clinicas del Azucar
Page 15: Getty Images

Swiss Re Foundation
c/o Swiss Re Management Ltd.
P.O. Box
8022 Zurich
Switzerland

www.swissrefoundation.org