



Swiss Re  
Foundation

# Call for applications



Entrepreneurs for  
**Resilience Award**

Making healthcare financially accessible  
to low-income people





Do you have  
an entrepreneurial  
initiative that boosts  
financial **access**  
**to healthcare** in  
**low-income**  
**communities?**

# Our vision

The Swiss Re Foundation's Entrepreneurs for Resilience Award recognises entrepreneurial initiatives that take innovative approaches to build resilient societies in line with the United Nations Sustainable Development Goals.

Major progress has been made in improving the health of millions of people globally, with higher life expectancy, lower maternal and child mortality and better prevention of prevalent communicable diseases. But in many parts of the world, especially in developing countries, quality healthcare remains unaffordable for most people. 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 entire families. New approaches to financing healthcare are more urgently needed than ever.

The Swiss Re Foundation aims to make basic healthcare accessible to at least 1 million more people by 2024. This call for applications is an invitation to social entrepreneurs working in low and middle-income countries to make healthcare financially more accessible in low-income communities.

# Key areas of support

The 2023 Entrepreneurs for Resilience Award focuses on innovative, market-based solutions that increase financial access to healthcare in low-income communities, and that:

- **increase household resources available for healthcare, such as:**
  - savings solutions that make it easier and cheaper for people to allocate resources to healthcare and/or
  - payment solutions that make healthcare more affordable and/or better adapted to cash flow constraints or that boost compliance with chronic disease treatment and/or
  - credit solutions that allow people to pay for more expensive treatments and/or
  - solutions that facilitate remittances from friends and family abroad to enable healthcare access and/or
  - mechanisms incentivise to and/or scale preventative healthcare provision and uptake
- **reduce health shocks that can lead to poverty or economic vulnerability after a disease or an accident, such as:**
  - microinsurance schemes that increase health insurance access and/or uptake
  - financial schemes that pool resources for healthcare, optimising and improving access to affordable care for the group as a whole
  - other “safety nets” and risk mitigation mechanisms

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





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# Eligibility criteria

- **Mission and purpose**

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

- **Target group**

At least 30% of the people served by applicants must come from poor to very poor communities. Applicants should have a deep understanding of the specific circumstances of the people – both women and men – they serve (eg barriers to using financial instruments to better manage their healthcare). We will prioritise enterprises that are gender-inclusive.

- **Geography**

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

- **Maturity**

Applicants must be formally established, serve at least 20 000 people and have the potential to reach at least 100 000 people in the coming three years. They should also be on a clear path to financial sustainability yet still require grants (or other support) to improve their business model, reach low-income households and/or attain full financial sustainability.

- **Scalability**

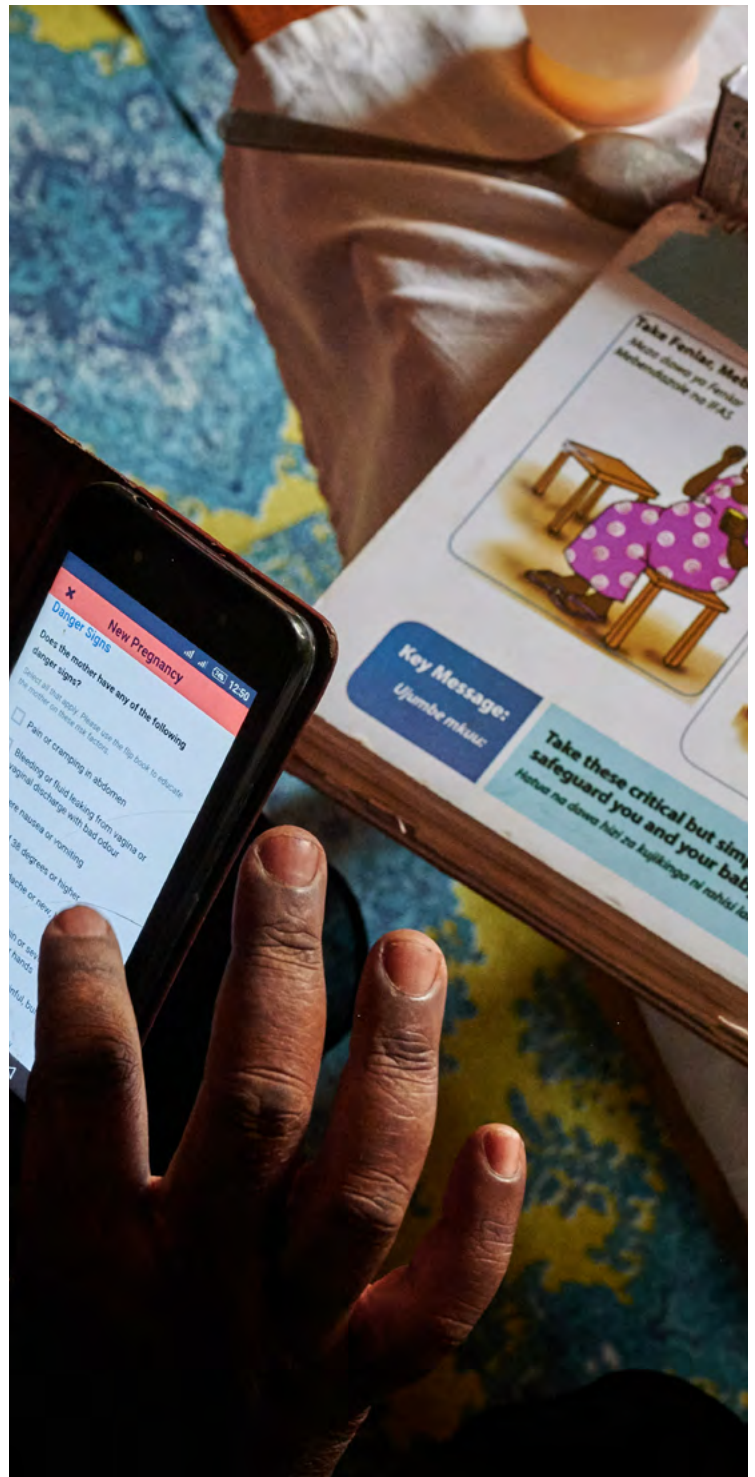
Applicants must use digital technology or have highly digitalised processes to deliver value to underserved populations at scale.

- **Organisation**

Applicants must have a solid management team where responsibilities are distributed and well defined. They should also have a diverse, well-structured workforce.

- **Legal compliance**

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





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## Award components

- A total grant of USD 700 000 for the three finalists. This amount is divided among the winner (which may receive up to USD 350 000) and the two runners-up and paid in instalments over two to three years.
- Non-financial support such as coaching and technical advice from Swiss Re employees and experts, tailored to each finalist's needs.
- Members of the general public are invited to vote for their favourite finalist. The recipient of the most votes wins the People's Choice Award and receives a special prize.

The winners of the Resilience Award and the People's Choice Award will be announced in September 2023.



# Application process

The application period will open on 2 December 2022. Applicants are asked to complete the [online questionnaire](#) by 23 January 2023, 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) invited for a two-hour interview between mid-February 2023 and mid-April 2023.

In the **second round**, six applicants will be selected and requested to host a two-day on-site due diligence visit, led by representatives of the Swiss Re Foundation, in May or June 2023. All six ventures will also need to prepare a brief video (or submit an existing one) about their venture, approach and achievements by mid-June 2023.

The **third round** will decide the three Resilience Award finalists. At least one founder from each finalist venture will be coached between mid-July and mid-September 2023 to develop and deliver a pitch.

The finalists will be invited to Zurich (Switzerland) from 18 September to 21 September 2023. The award ceremony will take place in Swiss Re's premier conference facility, the Center for Global Dialogue. At the ceremony, each finalist's founder(s) will deliver their pitch to the Resilience Award Jury, which is composed of senior Swiss Re representatives and partners and will decide on the grant money allocation.





If you have questions or need guidance, please contact us at [swissrefoundation@swissre.com](mailto:swissrefoundation@swissre.com).

### **Note on intellectual property**

Applications are distributed to an award jury consisting of Swiss Re employees and external experts, all of whom sign a confidentiality agreement in advance. All ideas submitted remain the property of the applicant.



## **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 we operate 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.

To learn more about us, visit:

[swissrefoundation@swissre.com](mailto:swissrefoundation@swissre.com)

## **About LeFil Consulting**

LeFil Consulting helps start-ups, corporations, donors, NGOs, governments and their constituencies reconcile the objectives of sustainable growth and inclusive, social impact.

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