

A global
movement
of people
helping people

THE HUMAN SAFETY NET ACTIVITY REPORT 2019







CONTENTS

A Message from Our Chairman.....	4	Measuring Our Impact.....	16	NetWorks: Our Annual Summit.....	53
The Human Safety Net.....	5	Facts & Figures.....	18	Joining the International Debate	55
Generali's Engagement: A Message From Our Group CEO.....	6	Our Programmes: The Core of What We Do.....	19	Our Future Home: Venice	56
Our Commitment to Sustainable Development Goals.....	12	For Families	21	Our Governance and People.....	58
How We Work.....	14	For Refugee Start-Ups	37	Rules and Best Practices	60
		For Newborns	49	Our Journey So Far & Into the Future.....	62

MESSAGE FROM OUR CHAIRMAN



Gabriele Galateri di Genola

Chairman of The Human Safety Net Foundation
and of Generali

The role of business in our global community has been redefined during the past decade. Investors increasingly apply three criteria when assessing whether a company is sustainable and contributing to the greater good: Environment, Social and Governance (ESG).

At Generali, we welcome this greater ambition. ESG is a practical framework that guides and summarizes the actions we are taking – inside our business and in our communities – to ensure a sustainable development for all.

Our global Foundation, The Human Safety Net, is part of our commitment to society. It addresses the great social challenges of our time and it is one of Generali's key contributions to achieving Sustainable Development Goals.

One of the core beliefs behind SDGs is that we must leave nobody behind if we want to succeed as a global community. We need to leverage everyone's potential, every talent in our society. And this is also The Human Safety Net's mission: to unlock human potential and to empower vulnerable communities within our society.

Two years after its launch, The Human Safety Net is active in 21 countries around the world and running three evidence-based programmes. We partner with 46 leading NGOs and social enterprises, acting together as a net to amplify the impact that each organization might have on its own. The sum is indeed greater than the parts.

We believe that businesses have to be at the forefront of those who create change and disrupt the status quo. We can do this by working with changemakers like NGOs and social enterprises but also by mobilizing our almost 72,000 employees, 150,000 agents and 61 million clients. We want The Human Safety Net to be a movement that brings these groups and everybody who shares our purpose closer together.

Over the past two years, The Human Safety Net has been set up and run much like a social start-up, powered by the hard work, passion and commitment of colleagues and partners around the world. In this first Activity Report, we would like to share this journey with you: what we have accomplished, achieved and learned along the way.

THE HUMAN SAFETY NET

We believe that, whatever happens in life, no one should be held back from reaching their potential.

The Human Safety Net is a global movement of people helping people.

Our mission is to unlock the potential of people living in vulnerable circumstances, so that they can transform the lives of their families and communities.

The Human Safety Net programmes support **families** with **young children** and integrate **refugees** through work. To do so, we bring together the strengths of non-profit organizations and the private sector, in Europe, Asia and South America.

We are an open net and we welcome working with companies, organizations and foundations who share the same goals.

A FOUNDATION INITIATED BY GENERALI

The engine driving The Human Safety Net is a Foundation initiated in 2017 by Generali, one of the world's largest insurers. It **extends Generali's purpose of "enabling people to shape a safer future by caring for their lives and dreams" to the most vulnerable in our society.** Generali is mobilizing their people and resources – financial support, time, skills, networks, assets, products – to reach more people and amplify the impact of The Human Safety Net.

The Foundation acts as a **competence center on programmes** and provides an additional source of funding to countries where The Human Safety Net is active. It assesses partners through a robust **selection and due diligence process, coordinates programme design and implementation, monitors progress and shares lessons learned** as part of a global Monitoring, Evaluation and Learning system.

All our programmes depend on a **strong, eye-level partnership between The Human Safety Net's NGO partners and Generali business units** active within the same communities. This is how we believe we can add the **greatest value to our partners and have a greater impact on our beneficiaries.**



GENERALI'S ENGAGEMENT: A MESSAGE FROM THE GROUP CEO



Philippe Donnet

Board Member of The Human Safety Net Foundation and Group CEO of Generali

When Generali launched The Human Safety Net, two years ago, we wanted to redirect our philanthropy and community initiatives towards a single strategy and shared focus, leveraging our capabilities at every step of the way. We believe this allows us to achieve a greater social impact.

This initiative does not stand apart from our daily work of an insurer. In fact, it is deeply connected to our purpose as a business: to enable people to shape a safer future by caring for their lives and dreams. The Human Safety Net extends this purpose beyond our customers and to our communities.

In creating The Human Safety Net, we decided to move beyond a charity approach and to build genuine partnerships between the social and the private sector in order to make the most of our strengths. We applied the rigour of an investor and the attention to data of an insurer. We established a robust selection process for partners and projects and a shared system for monitoring and measuring our impact.

We also identified other assets and capabilities to create shared value alongside our partners, such as our people, our voice, our spaces, our products and networks. By embedding The Human Safety Net into our core business, we can make its impact more meaningful and long-lasting.

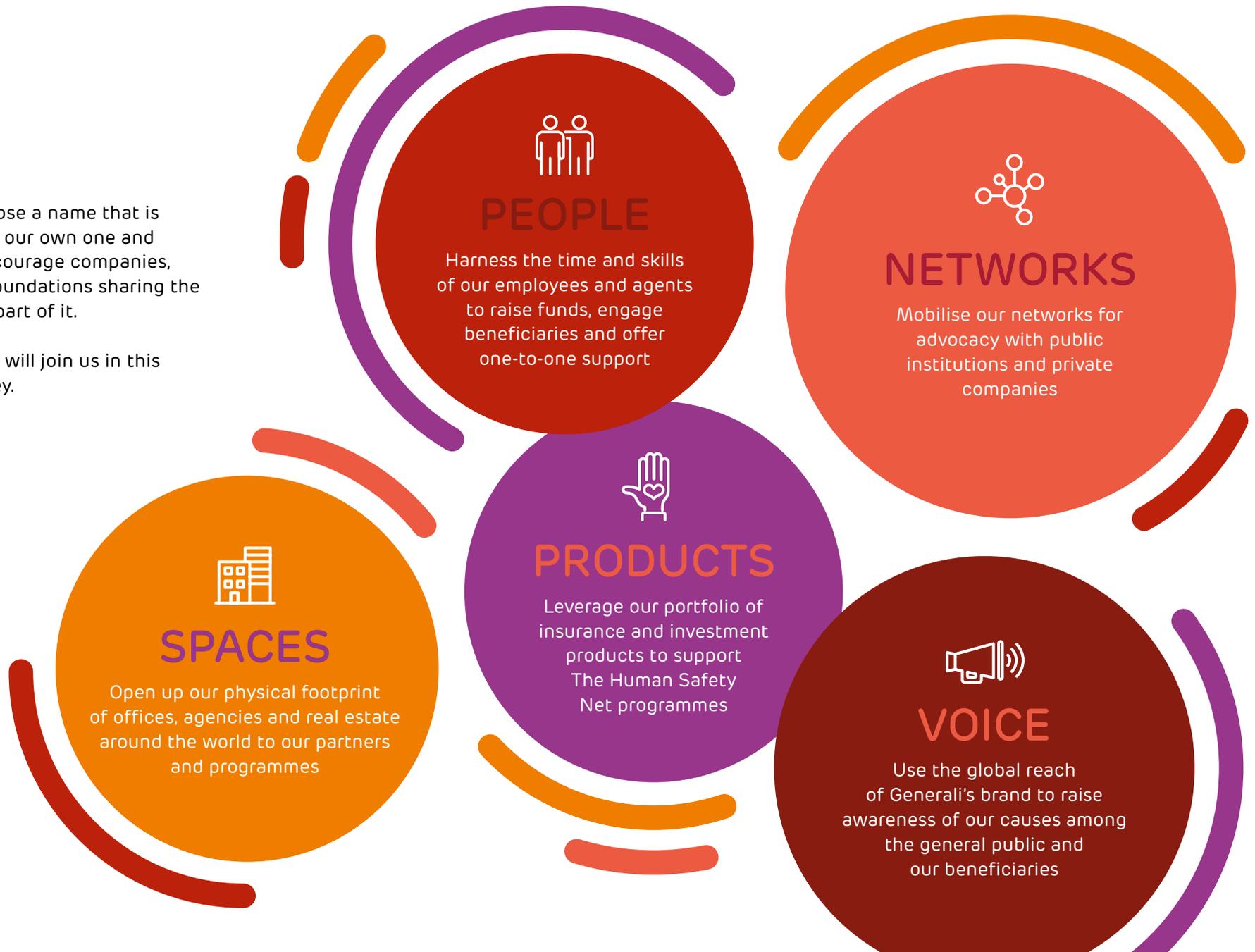
An important example is our ambition to mobilize our people through volunteering. We have taken a strategic decision to focus all of Generali's corporate volunteering around the world on The Human Safety Net, and to use our time and skills to reinforce the work of our partners and amplify its impact.

In 2019, our employees and agents dedicated 20,000 hours to this movement of people helping people through fundraising, hands-on support and skill-based training and mentoring.

While ensuring the strong engagement and commitment of Generali, we decided from the beginning to make The Human Safety Net an open net.

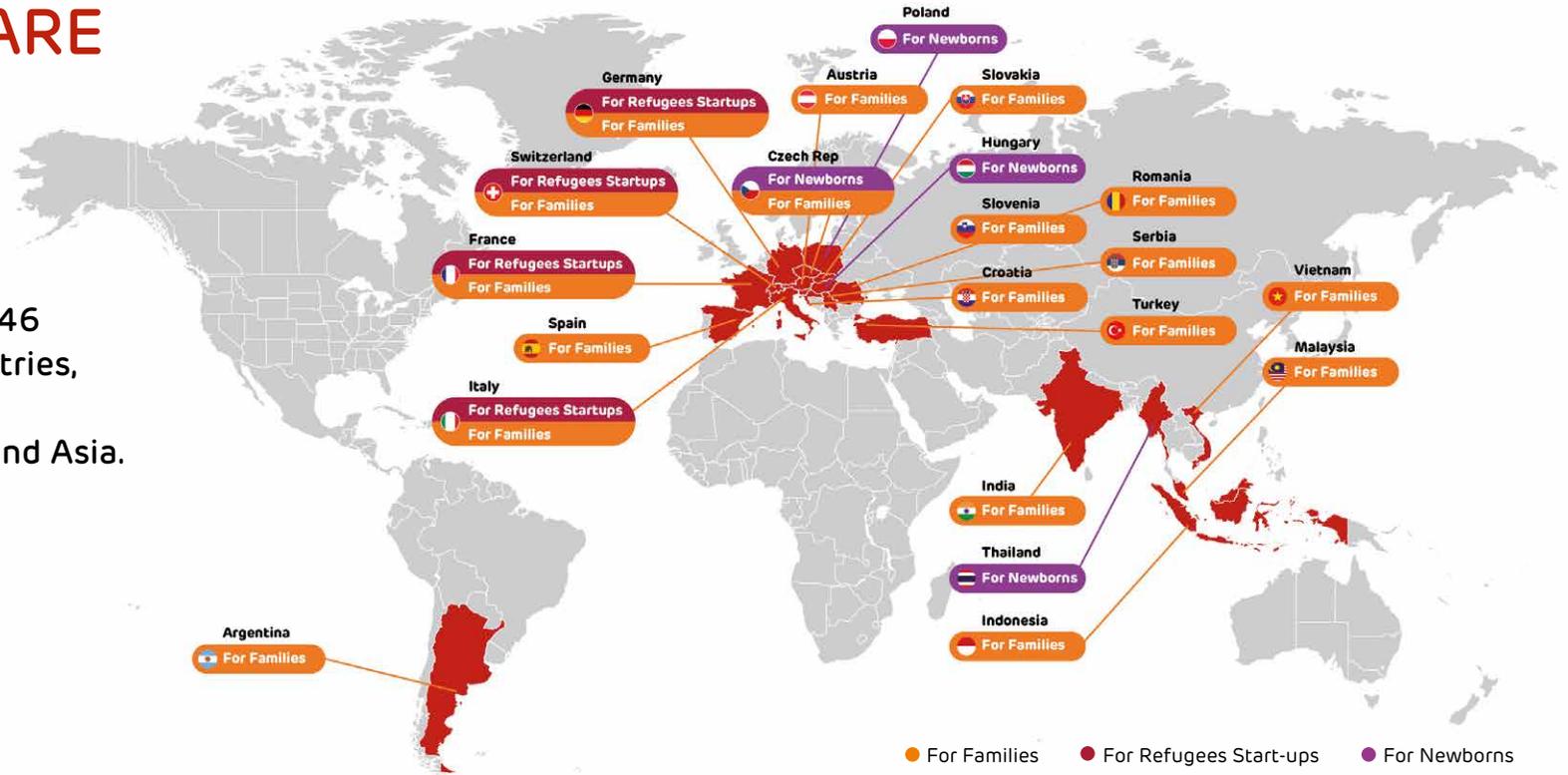
This is why we chose a name that is independent from our own one and this is why we encourage companies, institutions and foundations sharing the same goals to be part of it.

We truly hope you will join us in this meaningful journey.



WHERE WE ARE

The Human Safety Net manages activities with 46 partner NGOs in 21 countries, across three continents: Europe, South America and Asia.



● For Families ● For Refugees Start-ups ● For Newborns

OUR PARTNERS



THE HUMAN SAFETY NET FOR FAMILIES

Parents have the greatest impact on their children's development. The Families programme supports parents living in vulnerable circumstances in the first six years of their children's life, to lay the strongest possible foundations for their future, contributing to early childhood development (ECD).

Who we are now is shaped in the first six years of our life: one million neural connections form every second at that age. By the time children start school, **90% of their brain is already fully developed.** Day by day, the brain is built through early relationships, experiences and learning opportunities. These have a proven impact on children's health, education and livelihoods for the rest of their lives. Economists show us that supporting early childhood development is the best investment we can make in our children's future.

The early years are also the most vulnerable: poverty, stress and neglect can hurt children's

chances in life. Around the world, 250 million boys and girls are at risk of not achieving their full potential. But even in great adversity, **the best safety net for young children is a nurturing relationship with their parents.**

Parents have the greatest impact on their children's development. That is why The Human Safety Net for Families **supports parents in vulnerable circumstances by investing in parenting courses and centres.** Over 3 to 12 months, parents learn how they can nurture their children's development every day. They become more confident and cope better with emotions and stress. Families also connect with each other as well as with relevant services. The programmes shows parents how to spend quality time with their children through activities such as reading and play. These are simple practices and behaviours that have a proven impact on children's development. Finally, parents benefit from workshops and counselling on key topics like health, hygiene and nutrition.

This way, **we empower parents to build a brighter future for their children.**



THE HUMAN SAFETY NET FOR REFUGEE START-UPS

Refugees have the talent and resilience to build successful businesses – but they need dedicated support. The Refugee Start-Ups programme helps refugees flourish as entrepreneurs to integrate them into their host countries.

Millions of refugees have arrived in Europe in recent years, many of whom have the skills, passion and resilience required to be successful entrepreneurs. **Integrating people through work is vital to welcoming them into the wider society** and will benefit all of us and our whole economies in the future.

But refugees also face special challenges when they start their journey to launch a new business. Many find themselves confronted with complex regulations, a new culture and an unfamiliar business environment. Most lack the networks and resources for making their dream a reality. **This new generation of entrepreneurs needs dedicated support.**

The Human Safety Net for Refugee Start-Ups programme works side-by-side with refugees to realize their business ideas through training, coaching, and access to work spaces and financing. Over 6-12 months, we support aspiring entrepreneurs, helping them develop concrete business plans, register their ventures and start serving their first customers. They get the opportunity **to learn about the business environment in their host countries and strengthen their networks** by meeting new colleagues, mentors and business partners. And if entrepreneurship is not the right path for participants, the programme offers **professional training and hands-on coaching for jobs** needed in their communities.

Today, entrepreneurs supported by The Human Safety Net are setting up **businesses that range from restaurants to consulting firms, from language schools to IT platforms.** They are contributing to **make their local economies thrive.**



THE HUMAN SAFETY NET FOR NEWBORNS

Prematurity and birth complications like asphyxia can influence a baby's future life. The Newborns programme improves quality of care and support to these babies and their families, especially in vulnerable communities.

Around the world, as many as 30 million newborns every year risk survival and achieving their full potential, because they are **born premature or suffer from birth complications** like asphyxia. To limit these risks and reduce the number and impact of long-lasting disabilities, newborns and their families should have access to **high-quality services before, during and after the time of birth.**

The Human Safety Net for Newborns programme – more recently launched than the others programmes - works with **hospitals, researchers, healthcare providers and communities of parents to raise awareness around prematurity and newborn asphyxia**, ensure adequate treatments and **strengthen parenting support for the most vulnerable families.**

Together, we work to reduce the health gap and give these newborns and their families **the best possible start in life.**



OUR COMMITMENT TO THE SUSTAINABLE DEVELOPMENT GOALS



'We support five of the United Nations' Sustainable Development Goals for 2030 through The Human Safety Net. But we want to do more. We want to use our public voice to advocate for The Human Safety Net's causes and build new alliances.

We want to leverage our people to amplify our efforts, using our physical presence around the world to expand our partners' reach. We want to inspire other organizations to join our company's efforts. Together we can accomplish even more.

The future home of The Human Safety Net in Venice is an example of what we want to achieve. The history and ambitions of this international city make it the perfect place to exchange ideas and identify sustainable solutions for our communities.

Our future home will become a hub, connecting and welcoming Venetians and visitors from around the world with our partners, institutions and companies; promoting ongoing dialogue between those close by and those who live far away. Because everyone can help.'



Simone Bemporad

Board member of The Human Safety Net Foundation and Generali Director of Communications and Public Affairs



HOW WE WORK

The Human Safety Net is a **net bringing together the expertise and experience of dozens of NGOs, social enterprises and experts worldwide**. It is a community acting together to amplify each organization's impact. In addition to financing our partners through grants, our approach includes:

- an **open platform** fostering year-long learning about best practices and innovations;
- a **robust methodology** for each programme, co-designed with international experts and our partner NGOs;
- a **shared framework** for measuring our collective impact, with a tool helping partners to track the progress and long-term outcomes of their work;
- a **global volunteering platform** offering support to our partners to strengthen their organisations and propose meaningful activities for families and refugees;
- **advocacy at the national and international levels** to mobilize support and awareness

of the social challenges addressed by The Human Safety Net programmes;

- an **annual summit open to all our partners** for peer-to-peer exchange and knowledge sharing.

A VOLUNTEERING FRAMEWORK TO SUPPORT THE HUMAN SAFETY NET PARTNERS

In 2019, mobilization of Generali's skills focused on creating a volunteering framework. Generali's employees and agents represent more than 200,000 people, offering a huge engagement asset. We designed the framework that takes into account three success factors:

- **Quantity:** Engaging as many of our people. The more people commit, the more people we can help.
- **Quality:** Considering only meaningful volunteering activities that add value to the

programme. We want to contribute to our partners, not to be a burden on them.

- **Sustainability:** Co-designing all volunteering activities with our partners so that they can be integrated into their programmes in the longer term as well. Volunteering activities are not only one-off events. To confirm this long-term engagement, volunteering has become part of Generali's HR strategy.



Above: Spanish volunteers in action

In The Human Safety Net, we distinguish between three types of volunteering activities:

- **Skilled volunteering:**

Leveraging Generali's business know-how (e.g. financial, communications, and IT skills) to offer training and coaching to NGOs or the families and refugees reached by the programme.

Partner Volunteering
(skilled)

Partner Volunteering
(non-skilled)

Other type
of volunteering

- **Non-Skilled volunteering:**

Committing our employees' time to running activities for families and refugees who are part of the programmes supported by The Human Safety Net, from leisure activities (e.g. play and sports) to educational activities (e.g. language learning and reading).

- **Other types of volunteering:**

Supporting long-term engagement with our partners and amplifying our reach through fundraising and awareness-raising activities that are designed and run by volunteers.

Today, our programmes are supported by a global volunteering platform. This tool allows our partners to broadcast their needs, find matching volunteers and let them join the activities.

In 2019, **5% of Generali employees spent a total 20,000 hours volunteering for The Human Safety Net.**

'Volunteering is becoming an integral part of our culture. The Human Safety Net is a key commitment for our organization and with the support and engagement of many employees we have identified remarkable actions with a great impact around the world. We want to continue to strengthen the Human Safety Net link to our People strategy in all our countries in order to recognize it internally and externally as the "movement of people helping people.'



Monica Possa

Board Member of The Human Safety Net Foundation and Generali Group Chief HR and Organization Officer

MEASURING OUR IMPACT

We believe that measuring and sharing results is fundamental both for The Human Safety Net as a whole and for our partners individually. It is the basis for an **informed exchange between us and our partners** and creates a fascinating and ongoing learning journey.

We decided to base our measurement system on **a shared framework that not only tracks collective results, but enables each partner to share evidence and learn from one another, triggering a virtuous cycle of knowledge and improvement.** A shared digital tool helps all our partners track the progress and long-term outcomes of their work.

At the same time, we respect local specificities. While we aim to collect consistent data about beneficiaries and activities in our programmes, **we evaluate the impact by adapting the measurement to each partner's capabilities and focus**, that can change according to geography, approach and target group.

This is why we have co-designed together with our partners an impact framework that maps

the different, potential partners' objectives in each of our three programme areas. Each partner chooses and measures only those objectives most relevant to their own project, successively sharing their results.

The system offers a common language and structure, making it possible to compare projects and giving partners an opportunity to easily collaborate and support each other.



Above: Measurement break-down session during NetWorks 2019

'Being an active citizen for us, as Generali, means having a tangible impact on the communities where we operate. To achieve this, we promote a culture of accountability in our business and community initiatives. It is about bringing social programs to a high level of credibility, providing clear information about their goals and their impacts. It is a key challenge and a true necessity, also for social enterprises and NGOs to progress, learn from their experiences, compare and understand how other actors are improving. I believe this is the only way to deliver a long-term impact and create shared value.'



Lucia Silva

Board member of The Human Safety Net Foundation and Generali Group Head of Sustainability and Social Responsibility

FOCUS: HOW WE MEASURE OUR IMPACT IN THE FAMILIES PROGRAM

IMPACT ON INDIVIDUALS			IMPACT ON ORGANIZATIONS
Parents have better awareness of child's development needs & the importance of their parental role	Parents have increased knowledge, skills and/or ability to provide more nurturing care	Significant changes in family life (parents & children) as a result of acquired skills, knowledge, capacity	Community organizations that work with partners are better able to support individuals and families
A1: Parents have a better perception of their role and its value/ importance	B1: Parents have improved knowledge of how to implement early childhood development and parenting strategies	C1: Parents and children experience positive changes in family life	D1: improved state inter-service collaboration
A2: Parents show intention/commitment to make changes as a result of participation	B2: Parents better manage their own emotions	C2: Children have access to quality pre-primary education	D2: increased collaboration with community actors
A3: Parents know how to access support networks/resources	B3: Parents have developed specific life skills enabling them to provide household stability for their children	C3: Child's health development and well being evolve appropriately	D3: More appropriate referral of families to and from state services
A4: Parents have better awareness of their own parenting ability	B4: Parents have access to social and economic support network	C4: Parents experience wider changes in personal circumstances	
A5: Parents have awareness of child's development needs	B5: Parents are actively demonstrating new parenting behaviours using their learnings from the program		

Table above: Impact objectives of the Families programme with three clusters for individual impact (awareness, skills and behaviour, transformational change); and one cluster for organizations. The same approach applies to the Refugee Start-Ups programme as well.

FACTS & FIGURES



N° of active countries:
21



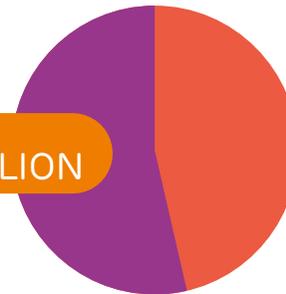
N° of Partners:
46



Beneficiaries reached¹:
30,777

Total invested budget (2019):

€ 6,3 MILLION



A MIXED FUNDING MODEL

The Human Safety Net operates through a mixed funding model: total investment is made up of funding from The Human Safety Net Foundation and from Generali business units in countries where programmes are running.

We started operations toward the end of 2017. In 2018, the investment in The Human Safety Net stood €3.6 million. In 2019, it grew to €6,3 M²: € 3,2 M from The Human Safety Net Foundation and €3.1 M from the Generali business units. We expect to continue to grow in 2020.

The Human Safety Net Foundation is a registered charity. We spend **100% of our grant budget, as well as any donations received, on our programmes**. Overheads of any kind (general and administrative costs, personnel, etc.) are covered by Generali.

Children

(indirect + direct):

19,779

Parents:

10,315

Refugees:

683

Start-Ups created:

101

● Foundation ● Generali business units

¹ Of which 6,934 in 2018 and 23,843 in 2019

² The Human Safety Net adheres to the London Benchmarking Group (LBG) framework, an internationally recognized shared standard for measuring community investment. Based on this framework, investment in The Human Safety Net includes grants, in-kind services and time donations (e.g. volunteering). In 2019, the € 6,3 M investment was composed of €5,84 M in grants, € 114K in in-kind services and € 314K in time donations.

OUR PROGRAMMES: THE CORE OF WHAT WE DO

Unlocking the potential of people living in vulnerable circumstances, so that they can transform the lives of their families and communities.

BUILD IMPACTFUL PROGRAMMES

-  **ACTIVATION**
Design strong local programmes
-  **CONSOLIDATION**
Ensure delivery and boost impact
-  **EXPANSION**
Grow nationwide and scale

'Our programmes are the core of what we do. Our work with families and refugees shares a belief in empowering people in vulnerable circumstances.'

Our programmes accompany them for a defined period of time, systematically building on their strengths and connecting them with each other to harness the power of community. We are convinced that, instead of offering continuous assistance, programmes built in this manner can make a transformational impact on people and its communities.

After having spent two years designing and consolidating programmes, we are now focused on scaling our impact.

We help our partners expand their activities, pool resources and build partnerships to positively impact more families with young children and refugees, advancing social inclusion in every community in which we operate.'



Emma Ursich

Executive Director of The Human Safety Net Foundation and Generali Group Head of Corporate Identity



FOR FAMILIES PROGRAMME

Parents have the greatest impact on their children's development. The Families programme supports parents in the first six years of their children's life to lay the strongest possible foundations for their future, contributing to early childhood development (ECD).



Parents and caregivers develop the knowledge, skills and confidence to provide **nurturing care to their young children (ages 0-6)**;



Reaching 10,000 parents & 20,000 children, boosting the physical, cognitive and emotional development of every kid involved;



25 NGO partners work directly with families, offering group parenting sessions, home visits or family centres and experiences;



73% of participants regularly attend and complete the programme (retention rate);

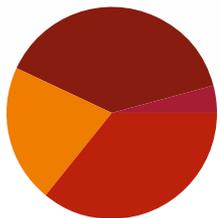
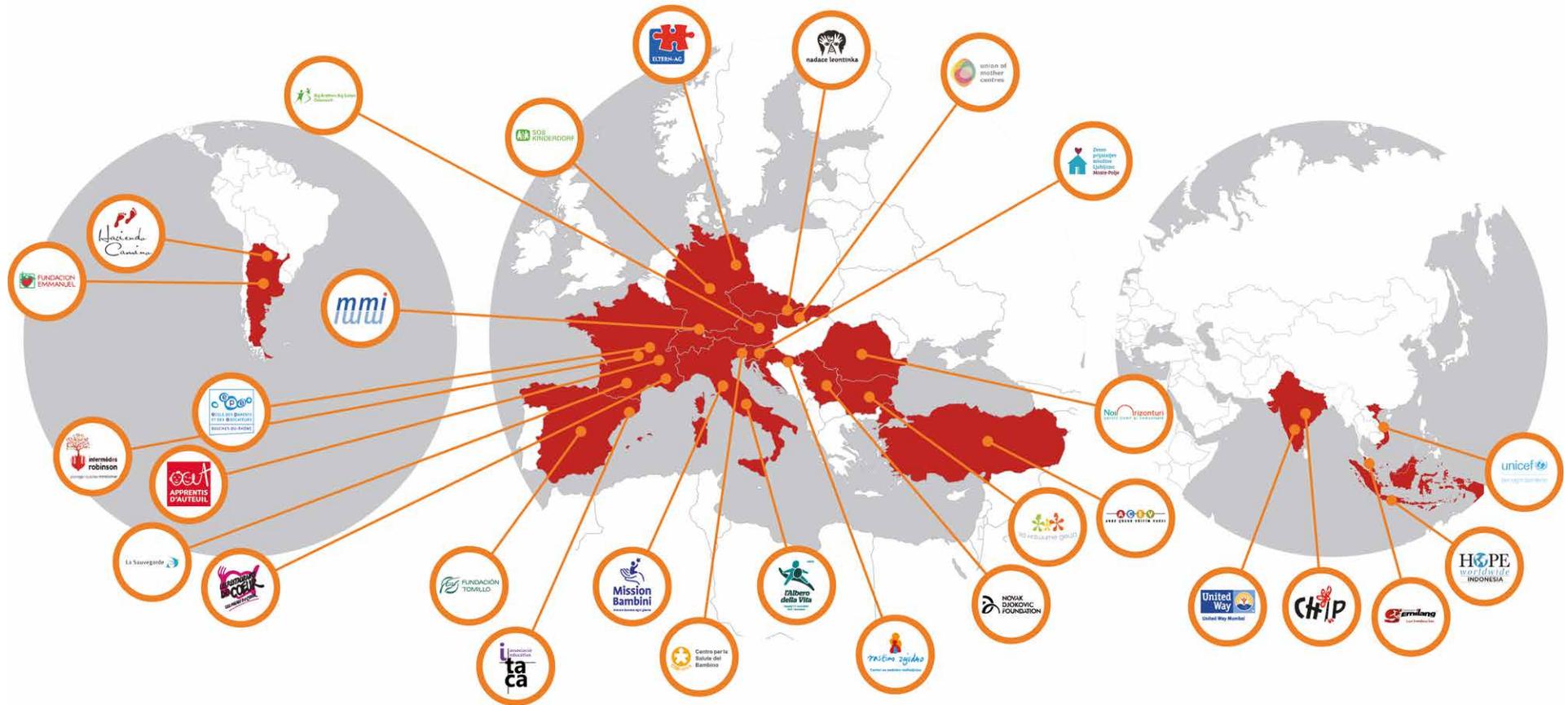


Active in **16 countries across Europe, Asia and South America** (Argentina) in over 100 cities and towns;



Out of 6,000 parents assessed, approximately **60% showed significant changes in family life.**

FOR FAMILIES PARTNERS



BENEFICIARIES IN OUR REGIONS

Asia
36%

CEE
21%

Europa
39%

South America
4%

Ana Mariana's Story

A mother of two living on the outskirts of Jakarta.

"My name is Ana Mariana. I am 33 years old. I am married with a warehouse worker and we have two children, 12 and 6 years old. When Faqih was a young boy, he didn't want to be left alone at the school. But one day I took him to the Saturday Academy: after a while he enjoyed it so much that shortly afterwards he attended kindergarten.

His sister Alfi was a different story: after joining the Saturday Academy, she even decided to become a volunteer. This programme helped me a lot. Now, we have a better understanding about how to take care of our children, which I did not know before. I was also able to save money and open a small 'warung' (food stall) to help my husband. In the future, I wish to do a lot more, to make my 'warung' grow.

Above all, I want a better education for my children. They deserve the best and must reach higher than us, their parents, who lack educations."

66

'This programme helped me a lot. Now, we have a better understanding about how to take care of our children, which I did not know before'.



Watch the video:

www.thehumansafetynet.org/newsroom/all/My-children-deserve-the-best



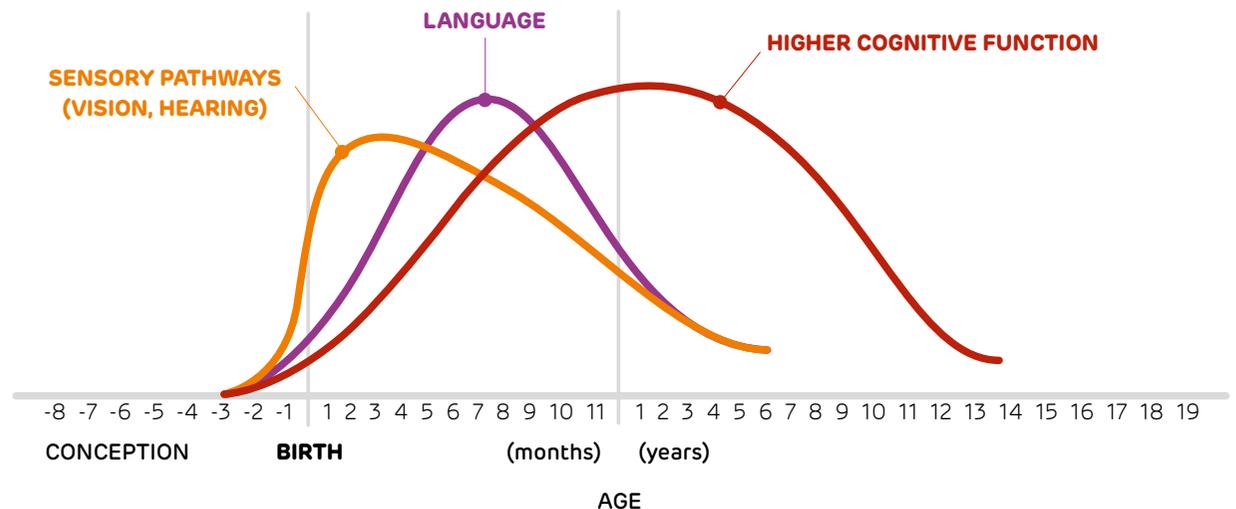
THE CHALLENGE:

ENSURING HEALTHY GROWTH AND DEVELOPMENT OF AT-RISK CHILDREN IN THE FIRST SIX YEARS OF LIFE

The human brain develops faster during the first three years than at any other time in life, presenting an exceptional window of opportunity. **Children who do not receive adequate nurturing care in their first six years of life tend to have lower academic performance in primary school and higher school drop-out rates².** In the longer term, these children experience lower economic productivity and earnings, health problems such as cardiovascular issues and even higher crime rates. Magnetic scans (MRI) of children's brains have shown significant changes in the brain structure of children who are exposed to high levels of stress due to e.g., emotional neglect, physical abuse or witnessing violence⁴.

Around the world, an estimated 250 million children⁵ ages five and under risk failing to achieve their full developmental potential. While interventions in early years provide very high social returns, corrections in later stages tend to be costly because trends are difficult to reverse. Not only are individual lives improved, but society as a whole benefits: Early Childhood Development is the most cost-effective antidote to inequality⁶.

HUMAN BRAIN DEVELOPMENT ³



² Shonkoff, J.P. (2012), The lifelong effects of early childhood adversity and toxic stress

³ Adapted from: Nelson Nelson, C. A. (2000). The neurobiological bases of early intervention. Cambridge University Press.

⁴ Heckman J.J. (2012). Invest in early childhood development: Reduce deficits, strengthen the economy. The Heckman Equation.

⁵ Black, M. M., et al. (2017). Early childhood development coming of age: science through the life course. The Lancet.

⁶ World Bank (2018). World Development Report 2018: Learning to Realize Education's Promise.

THE OPPORTUNITY:

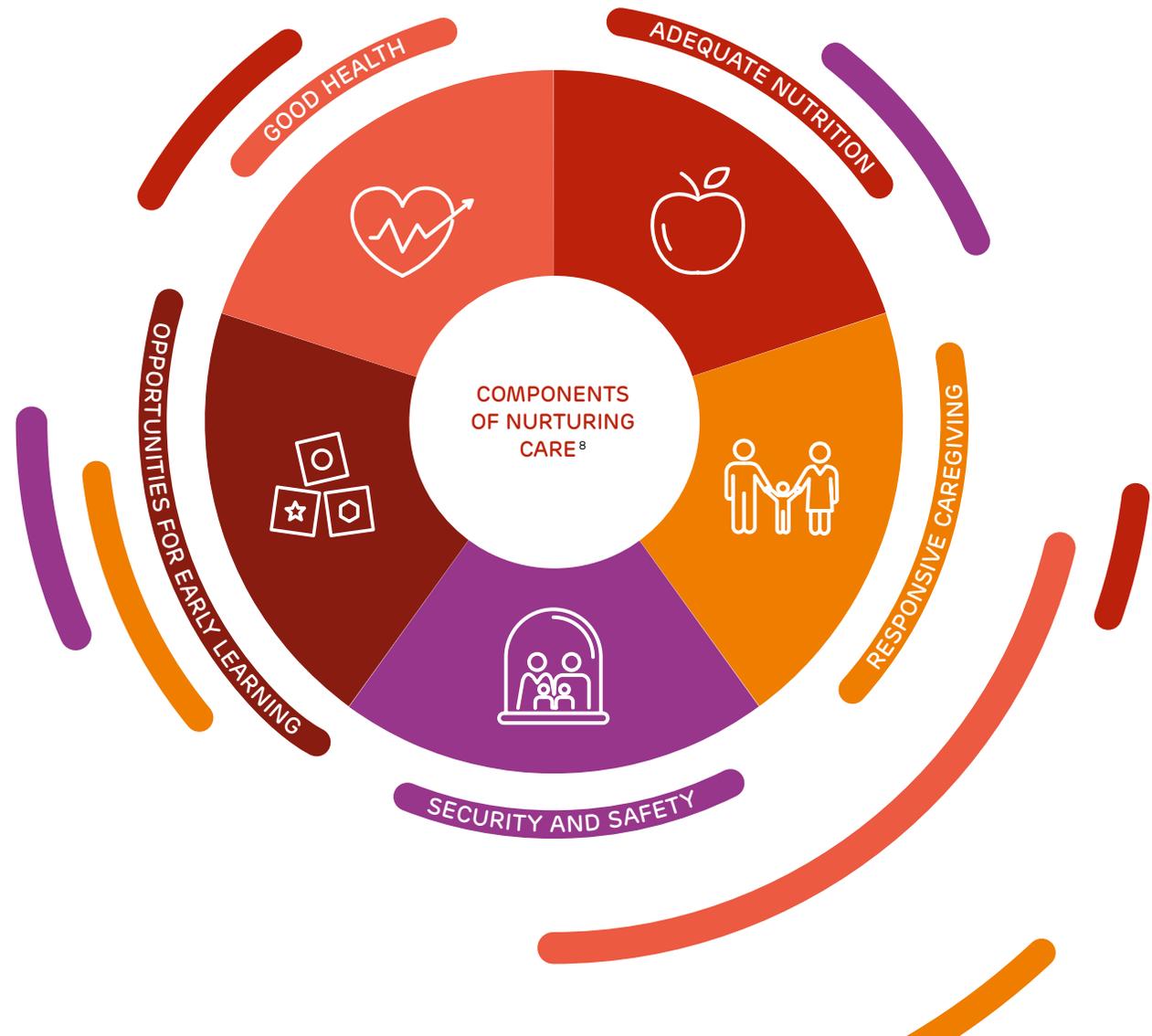
STRENGTHEN PARENTS' SKILLS TO PROVIDE NURTURING CARE

The best way to help children is to support their parents and caregivers from the start. Children need to form secure attachments, which depend on positive interactions and the responsiveness of parents and other caregivers.

In 2018 the World Health Organization, World Bank and UNICEF called for action to make “nurturing care” a reality for all children.

Nurturing care is defined as care that provides quality health, adequate nutrition, early learning, security and protection from harm and violence.

A wide body of research shows that nurturing, responsive and stimulating interactions between young children and their parents **positively and permanently strengthen the ability to learn**⁷.



⁷ UNICEF (2017) Standards for ECD Parenting Programmes in Low- and Middle-Income Countries.

⁸ Adapted from: WHO, UNICEF, WBG (2018). Nurturing care for early childhood development: a framework for helping children survive and thrive to transform health and human potential.

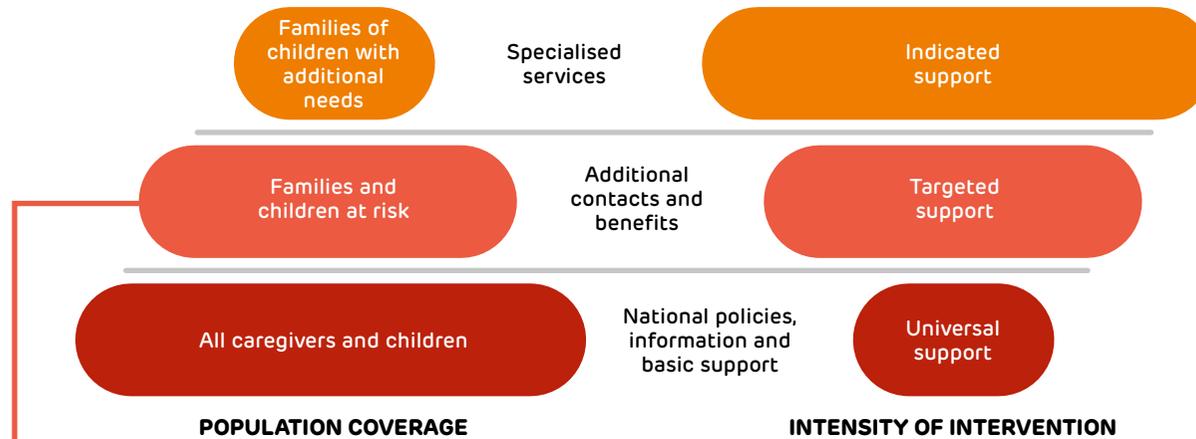
THE APPROACH:

FOCUS ON PREVENTION BY TARGETING "AT-RISK" FAMILIES

The programme targets parents living in vulnerable conditions in low- or middle- income countries or in disadvantaged communities in higher-income countries, where services for families of children ages 0-6 are very limited.

The objective is to reach these families as early as possible in order to **give these children equal life chances and prevent them from falling behind before they have even started school.**

MEETING FAMILIES' AND CHILDREN'S NEEDS ⁹



- Families is defined "at risk"** when it meets two or more of the following risk factors:
- Low income
 - Single parents
 - Addiction, mental health or chronic disease
 - Unemployment
 - Young mothers/teen mothers
 - Fragile/destitute environments

ORA DI FUTURO

In Italy, **The Human Safety Net-Ora di Futuro** (Time for the Future) is an education project for children that brings together teachers, families, primary schools and non-profit networks promoted by Generali Country Italia. One goal is to teach primary school children to manage their resources and to make responsible decisions on topics such as health and wellbeing, environmental resources, finances and savings. Another goal is to support initiatives for families from vulnerable backgrounds with children age 0-6 that focus on parenting support, in collaboration with three non-profit organizations.



Above: Presentation at the Italian Senate

⁹ Adapted from WHO, UNICEF, WBG (2018): Nurturing care for early childhood development: a framework for helping children survive and thrive to transform health and human potential

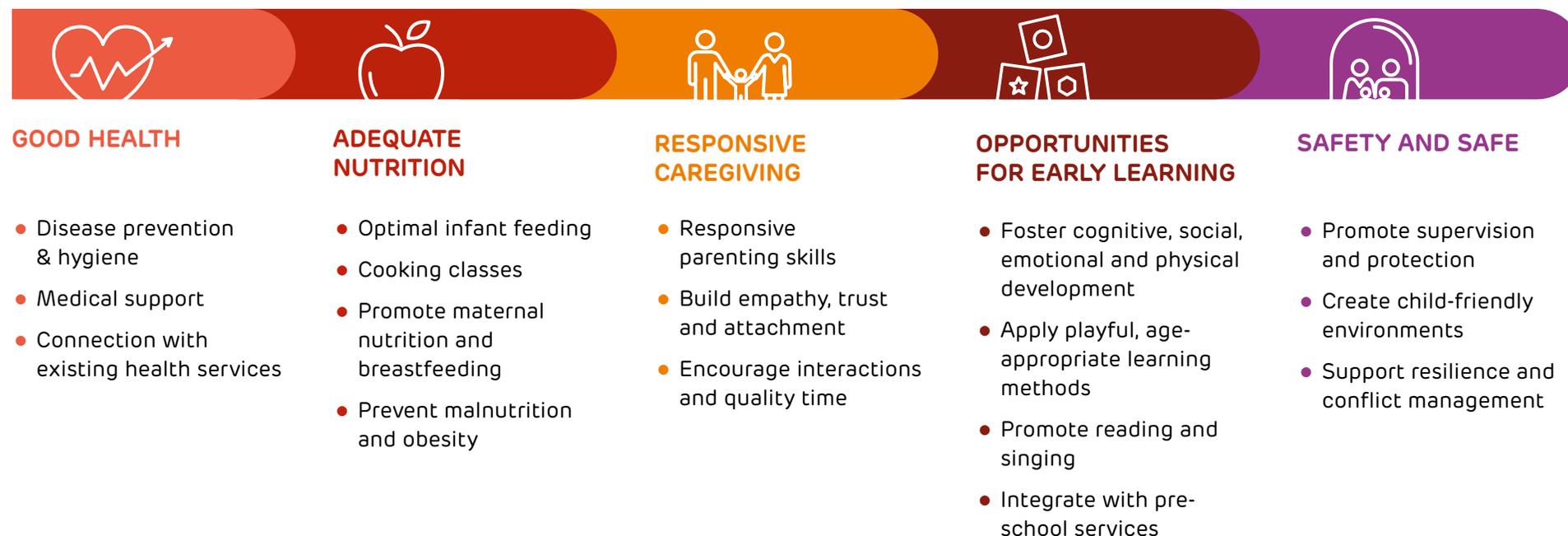
ONE GOAL, THREE MODELS

The global goal of the programme, across all partners and countries, is to **give at-risk parents the knowledge, skills and confidence they need to provide nurturing care for their young children, boosting the children's physical, cognitive and emotional development** as a result.

To achieve this goal, The Human Safety Net selects partners that follow one or more of the following three models:

- Structured parenting courses
- Home visits
- Open centres for families

The **content** of the different models depends on the needs of parents and the focus of each partner. Parents receive advice and hands-on training on key topics such as health, nutrition or the importance of reading and playing. The focus is on **practical learning, strengthening positive interactions between parent and child and building on what parents already know and do well.**



The chart illustrates key activities promoted in the Families programme within the context of the Nurturing Care Framework.

All this helps parents build their self-confidence and make the most of every family interaction so that they can shape a brighter future for themselves and their children.

By taking a strengths-based approach that builds on parental commitment and skills, programmes keep parents engaged and motivated. **Drop-out rates are low:** nearly three out of every four parents who join the Families programme attend and complete their sessions.

Although the programme continues to reach mostly mothers, **the percentage of fathers joining the programme increased in 2019 from 9 to 13%** and this area remains a particular focus for many of our partners.



**ACTIVITIES OFFERED
BY THE HUMAN SAFETY NET PARTNERS IN 2019**



Workshop and lectures

4,845



Home visits

1,107



Group sessions

2,020



Health check-ups

358



Individual Counselling

4,530



Leisure & other activities

3,269

HOW CAN VOLUNTEERS CONTRIBUTE?

Volunteering is embedded in the design of every programme. **Both skilled and non-skilled volunteering activities** are included to offer hands-on support to parents and children, deepening programme impact. The combination of activities is tailored to each partner to fit their approach and context. **Volunteers are trained and prepared for their roles.**

Many activities are run together with families who are part of the programme, such as **cooking classes, reading and singing to children.** Other workshops **strengthen parents' financial know-how.** Volunteers also support partners by **organizing activities with children** while parents are attending parenting courses. We aim to increase the volume and intensity of programme volunteering over time, with a focus on offering high-quality support.

Above:

Vanessa, a volunteer in Argentina, shows mothers how to prepare healthy recipes to cook at home. In Indonesia, volunteers from Generali Indonesia gather once a month to tell stories and read to children during Saturday Academy. In Slovakia, playful activities involving parents and children take place in The Human Safety Net centres, supported by volunteers.



Jelena's Story

A single mother from Serbia

"Up until 2017 my life was nothing out of the ordinary and I had no doubt it was going to stay that way. Then, all of a sudden, my little girl lost her father and I lost the love of my life. At that moment I wasn't prepared. I didn't know if I could cope with everything that lay ahead. I wasn't sure that I was strong enough to be a single parent.

I was desperately looking for a way out of that maze because I knew I had to find the strength to move on for my daughter's sake. A few months later I heard that a programme called "Support, not perfection" was about to start at my daughter's kindergarten.

The time I spent with the facilitators and other parents was priceless. I learned how to approach my child the right way; how we can help our children gain confidence and self-esteem by giving them a role and letting them decide on their own.

Having a chance to talk with experts and share experiences with other parents gave me the resources I needed to find my way out of the maze. I discovered that I can rely on other people for support. Today the future looks brighter for both of us."

“

Having a chance to talk with experts and share experiences with other parents gave me the resources I needed to find my way out of the maze.



Volunteer voices

Christian is a French agent based in Bordeaux who decided to become a sponsor for the local The Human Safety Net home, "La Maison des Familles." Among other initiatives, Christian initiated a fundraising campaign that made it possible for several families to enjoy a weekend trip. They spent together two days away from their difficult daily environments, making it possible to create new, stronger connections between the families involved.

66

As an agent, my job is to protect families and properties. So for me, getting involved to help vulnerable families is simply a natural extension of my job.

Christian



A Village To Grow Up Together, Italy

Italy has experienced a sharp increase in families living in poverty and social exclusion. The country's child poverty rate has increased from 3.9% to 12.1% over the last decade, affecting 1.2 million children. We responded with The Human Safety Net – Ora di Futuro, an initiative that connects three Italian NGOs, supporting families through 11 centres located in Milan, Turin, Genoa, Trieste, Rome, Naples, Palermo and Bologna. The three partners are Fondazione Albero della Vita, Centro per la Salute del Bambino Onlus (CSB) and Fondazione Mission Bambini, each contributing with expertise and the best approaches for serving vulnerable communities in their area.

In Trieste, CSB created "Un Villaggio per Crescere" (A Village to Grow Up Together), an open hub where parents and other caregivers can spend quality time together with their children, facilitated by experienced professionals. **The activities are simple, yet have a proven impact on children's development, showing parents how to positively interact with their children and create networks in the community.** The offer includes reading, playing, musical experiences, gardening, appropriate use of digital technologies and artistic expression.



Centro per la
Salute del
Bambino



The "Villaggio" seeks integration with key public services and shares the location with a primary health care centre, kindergarten and social services.

Since mid-2018 over 1,200 fathers, mothers and children have benefited from the centre, and there is growing evidence of the positive impact it is making in their area. In a recent survey, **100% of the mothers interviewed declared they spend more time interacting with their children at home.** A majority of parents involved also introduced new activities, like reading and playtime, into their family routine. 94% felt that their **self-confidence as parents improved**, and mothers felt more able to respond to their children's needs. All mothers also reported **collaborating with other professionals and parents.** This is a key milestone for achieving "Villaggio's" goal – inspired by the African saying "it takes a village to raise a child" – of working together to improve the lives of children in need.





Volunteer voices

“

To be a volunteer is just a natural step for me. I'm proud to work for a company that does more than just focus on its core business. I like to organize volunteering activities with my colleagues. I always tell them: help others and the surrounding community. It costs you nothing – just a little of your time – yet it does a great deal of good.

Peter

Peter is a Generali employee in Slovakia who offered to act as volunteering coordinator.

In addition to his professional job, Peter is skilled at woodworking, a personal hobby that he decided to use to make a meaningful contribution to The Human Safety Net.

He designed unique Montessori wooden toys to support children's development through play, creating all the components in wood at home and assembling toys with the help of a group of volunteers. Every day in our partner's centres across Slovakia, these toys have become a key part of children's activities.



Generasi Gemilang, Malaysia



While Malaysia as a whole has made great economic progress over the past 30 years, significant pockets of families with young children continue to live in poverty. Among these families, only **half of children ages 5-6 attend preschool**. Half of these children are either severely malnourished (22%) or suffer from obesity (23%)¹⁰.

Before the partnership with The Human Safety Net was started in 2018, Generasi Gemilang already ran a programme focusing on the neediest families. These families receive **individual support to help provide financial stability, get children into school and improve overall family wellbeing**. The partnership helped expand the family support programme (FamsUP) to include group workshops for these families focusing on parenting skills and responsive caregiving (FamTIME), as well as workshops offering similar content to the entire community (FamTIME BERSAMA). Our data shows that thanks to these interventions, the number of families affected by these initiatives increased more than tenfold.

FamTime workshops cover **eight 3-hour sessions spread out over two months** and equip families with **parenting skills so that they can improve their parent-child relationships and family wellbeing**. Topics covered include communicating with love, conflict resolution, emotional management and financial literacy. As a result, **50% of parents** reported reduced stress and increased wellbeing.

¹⁰ UNICEF Malaysia & DM Analytics (2018). Children Without.



MS



FOR REFUGEE START-UPS PROGRAMME

Refugees have the talent and resilience to build successful businesses – but they need dedicated support. The Refugee Start-Ups programme helps refugees flourish as entrepreneurs to integrate them into their host countries.



Empowered refugees have a job and **build a livelihood through upskilling and entrepreneurship;**



683 refugees have benefited from incubation and training, creating **101 new businesses and 39 new jobs**. Thanks to employability workshops, additional **38 refugees found paid jobs;**



Nine partners work directly with refugee entrepreneurs and provide them with training, coaching, spaces and funding;



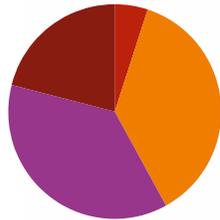
83% of refugees attend regularly and complete the programme (retention rate).



Active in four **European countries across 14 locations;**

FOR REFUGEES START-UPS PARTNERS

BENEFICIARIES IN OUR COUNTRIES



Switzerland
5%

Germany
37%

France
37%

Italy
21%

BENEFICIARIES' GENDER SPLIT

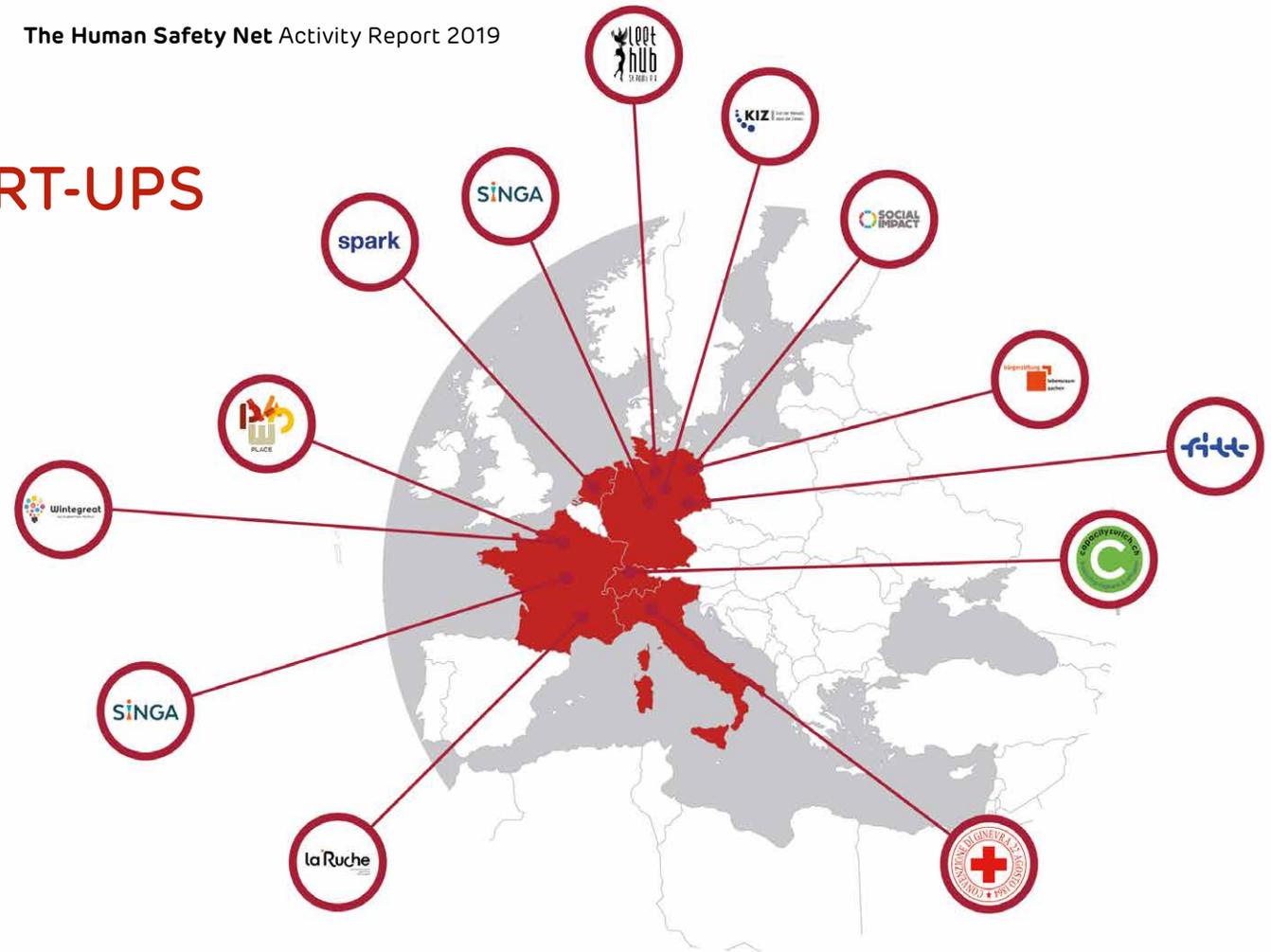
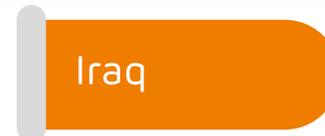


Men
81%



Women
19%

MAIN COUNTRIES OF ORIGIN



Beslan's Story

A Syrian refugee and founder of Freudy UG, a cheese-making company in Germany.

"My name is Beslan. I've lived in Berlin since 2015, where I set up my cheese company to produce specialties from my native Syria. Some Syrians cry when they try my halloumi cheese because it reminds them so powerfully of home. I come from the North Caucasus. After studying economics in Damascus, I started making cheese using my people's thousand-year-old recipes. When the Syrian civil war started, we ran out of milk and I saw that I had no future there.

I came to Germany by chance. My start in Berlin was difficult and I probably couldn't have done it alone. I had to live in a refugee home for two years before I found my own apartment in Berlin-Marzahn. But then I got connected with Start-Up Your Future and The Human Safety Net, and I was able to fulfil my dream of owning my own cheese dairy – Freudy UG – in Germany, based in Berlin and Brandenburg.

I am infinitely grateful to my supporters. My plans for the future include growing my company and hopefully selling my products all over Europe. In Germany I've experienced everything that you can encounter as a young entrepreneur and newcomer, both good and

bad. But I don't get discouraged. I just get up and go back to work! The Human Safety Net recently invited me to present my company and its products at their booth in Berlin, at the Bürgerfest. That was a great honour.

Seven months ago I also started working as a trainer and consultant for e-marketing, and I currently work with three German companies. I also founded a start-up club in Berlin where entrepreneurs from all different areas can exchange ideas and learn from each other. I am always looking for new opportunities and projects I can develop as an entrepreneur."

“

In Germany I have experienced everything that you can encounter as a young entrepreneur and newcomer, both good and bad. But I don't get discouraged. I just get up and go back to work!



63

THE CHALLENGE:

HELP REFUGEES CREATE THEIR OWN LIVELIHOODS

Over 4.5 million refugees have arrived in the European Union since 2015, approximately 1.8 million of whom have been granted refugee status¹¹.

Even when refugees are granted official status, they still face multiple obstacles when trying to build a livelihood. These can include the lack of formal education credentials; difficulty getting credentials accredited; an inability to speak the host country language; lack of professional networks; unfamiliarity with local work culture, regulations and bureaucratic procedures; difficulty in obtaining financing; and last but not least, psychological challenges.

THE OPPORTUNITY:

UNLOCKING ENTREPRENEURIAL POTENTIAL

Refugees have the potential to earn a livelihood by **either seeking employment or establishing their own businesses**. In France and Germany, the likelihood of non-EU-born citizens to be self-employed is two-three times higher than for natives¹².

There are also more far-reaching benefits for the host country. McKinsey estimates that refugees will contribute € 60-70B of to Europe's GDP by 2025, in part through growth and job creation by refugee-led enterprises¹³. Refugees also tend to send large sums of money to their home countries, and many who return home open new businesses there.

¹¹ Eurostat (2020), 'Asylum statistics'

¹² Eurostat (2020), 'Self-employment by sex, age and country of birth',

¹³ McKinsey Global Institute (2016) "Europe's new refugees: a road map for better integration outcomes."



In 2019, **The Human Safety Net in France developed a new partnership with the French Ministry of Labour.** Under the Ministry's Skills Investment Plan, The Human

Safety Net is expanding its multi-sector model for supporting refugee entrepreneurs, by setting up additional incubators in Montreuil, St Denis and Strasbourg. This innovative model connects incubation programmes with the municipalities, major corporations, as well as coalitions of SMEs and entrepreneurs. Together, The Human Safety Net and the French Ministry of Labour are committing over €1.4M to this partnership over the next three years.



THE APPROACH:

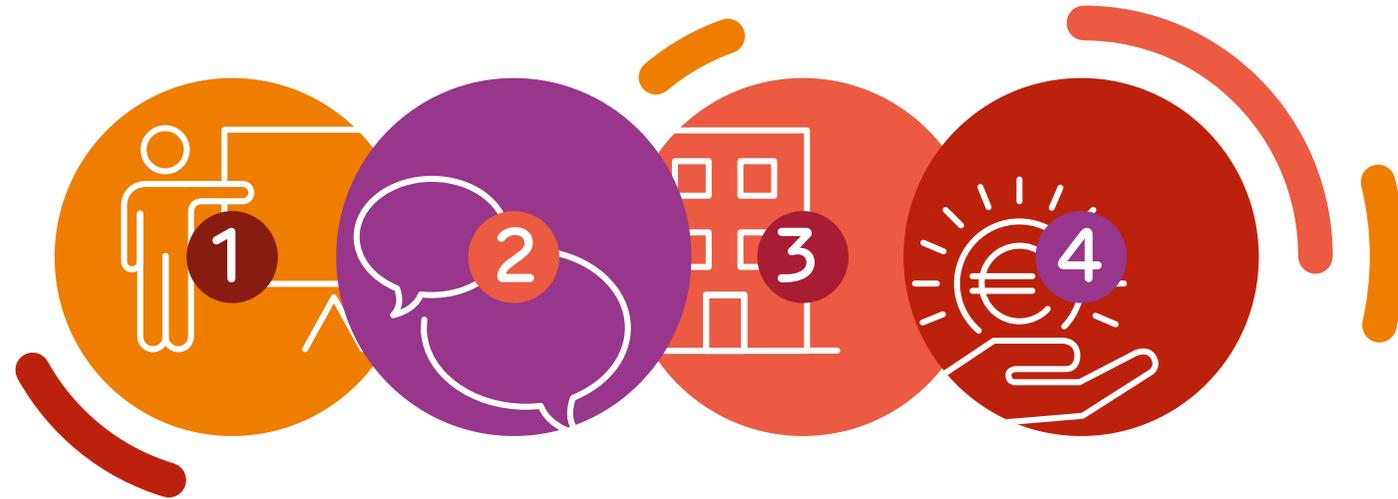
EMPOWERING REFUGEES TO CREATE NEW BUSINESSES

The programme pursues two **goals**:

- Empower refugees through work, helping them become successful entrepreneurs and establish sustainable livelihoods.
- Create new businesses that survive and grow, employing refugees and locals alike.

The Human Safety Net for Refugee Start-Ups programme provides four proven services that help start businesses: **training, coaching, co-working spaces** and **access to financing**. Participants who are not ready to start their own business can also rely on the programme for help finding employment.

Over a six- to twelve-month period, The Human Safety Net supports aspiring entrepreneurs as they develop **concrete business plans, register their ventures, serve their first customers and access seed capital**. They get an opportunity to learn about the business environment in their host countries and strengthen their networks by meeting new colleagues, mentors and business partners. **Building up a professional network is one of the most acute needs of refugees** who join our programmes, and one of the key benefits the programmes provide them.



1. TRAINING

Offering group trainings on **entrepreneurship skills** (market research, business models, business registration) or **vocational skills** (catering, tailoring, IT) to help refugees develop their product or service.

3. SPACES

Providing refugees with a **co-working space** to work on their ideas, and an inspiring community where they can support and learn from one another.

2. COACHING

Working 1-on-1 with entrepreneurs through **coaching** and **mentoring** to help them develop a business idea with a clear value in the market.

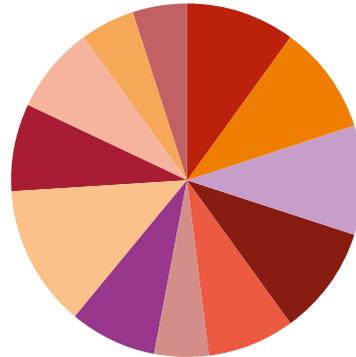
4. FUNDING

Giving entrepreneurs access to **seed capital** to set up their business and serve their first customers - an important service, since many refugees arrive without personal funds or a credit history.

Over the course of 2019, these programmes have become increasingly established: **participation grew threefold compared to 2018 and drop-out rates are low** (four out of five participants complete the full programme).

The 100+ businesses supported by The Human Safety Net span **every sector, from hospitality to technology, from import/export to media**. Participants have developed ideas and ventures that draw on their unique strengths and experiences: their language and IT skills, cuisines and heritage, fresh perspective and global connections.

KEY SECTORS FOR REFUGEES ENTREPRENEURSHIP:



Media

10%

Language schools

8%

Employment

8%

Consulting

10%

Tourism

5%

Technology

8%

Arts & Craft

10%

Restaurants

8%

Fashion

5%

Catering

10%

Online Platforms

13%

Import

5%

SERVICES THAT THE HUMAN SAFETY NET PARTNERS OFFERED REFUGEES IN 2019:



Group trainings sessions:

435



1-on-1 coaching sessions:

963



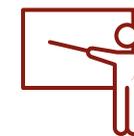
1-on-1 mentoring sessions:

289



Business plan competitions and other activities:

85



Employability workshops:

200



HOW DO VOLUNTEERS CONTRIBUTE?

Due to the complexity of setting up a business and the technical support entrepreneurs require to do so, engaging skilled volunteers is key to the programme's success. They act as **mentors and organize ad-hoc training and coaching sessions with refugee entrepreneurs.**

In addition to delivering support and expertise during the programme, mentors often remain **the first line of support for new entrepreneurs**, even after the programme has ended. Such volunteering activities are a perfect examples of how non-profit organizations and the private sector can complement each other.

Above:

Pitches and one-to-one exchanges between Generali Investments staff and refugee entrepreneurs in Switzerland. Entrepreneurs have also been supported by French volunteers, who mentored for subjects like social media, business development and budgeting. In Germany, volunteers helped refugees develop business plans and deal with financial aspects of their projects.



Ahmad's Story

An refugee from Jordan, creator of Reboot, now living in Paris.

"I'm an engineer. My strengths are invention, techniques and calculations. I studied in the United States and worked in the oil and gas sector in Saudi Arabia before going to France for my master's degree. Now I'm back to Paris to set up my "Reboot" project. The name is an English pun on the words 'robot' and 'reboot.' I have designed a smart robot that moves along pipelines and refinery tubing, using camera sensors to detect potential gas leaks. These leaks are detrimental to a facility's performance and can cause explosions and fires. Eventually Reboot will also be able to perform manoeuvres like opening and closing valves, or even plug leaks and repair pipes.

“

Now I have to work on marketing my project, creating a network with people who can accelerate Reboot's progress and help me contact investors and potential customers.

I found out about SINGA through the friend of a friend. When I joined their pre-incubation program my Reboot project was already quite advanced. It was not easy to pitch my idea, but after three attempts I won the jury over! After that I began a six-month incubation period in The Human Safety Net's for Refugee Start-Ups programme.

Right now my priority is to take lessons and learn French. I also attend many workshops on public speaking and on how to develop and market a business plan. We also have a coworking space... I am learning a lot! I got help from Generali's volunteers: a marketing expert supported me to create an effective presentation; a business development professional helped me identify an industrial partner who could finance my prototype and begin production in the future.

I have already built a prototype using different parts I bought on the internet: people need to see what Reboot will look like and how it works with their own eyes. Now I have to work on marketing my project, creating a network with people who can accelerate Reboot's progress and help me contact investors and potential customers."



Volunteer voices

Carlo, CEO of Generali Investments Partners, has been personally engaged in skilled volunteering in Zurich. Working together with a group of colleagues, he has used his business acumen and expertise to support and coach refugees to develop their business ideas, providing advice on the best ways to pitch their ideas and find future partners or investors.

66

Volunteering not only lets us give something back from a professional point of view, but involves a lot of human touch. These entrepreneurs gave me so much in terms of enthusiasm, new hope and a different way of looking at things!

Carlo



Singa, France

SINGA was started in France in 2012 as a social enterprise that **creates opportunities for refugees and their host communities to meet and cooperate**, improving awareness and changing the way people perceive refugees. Since 2015, SINGA has expanded to 20 cities in France, Europe and North America, sharing its methodology with local entrepreneurs and helping them adapt it to local markets.

With financial support from The Human Safety Net, in 2017 SINGA France launched an **incubation programme called *Finkela***. This was the start of an intensive collaboration that has also included non-financial support from The Human Safety Net, for example through a train-the-trainers course for SINGA staff. SINGA developed and refined its services for refugee entrepreneurs over time, custom-tailoring them and making them more accessible.

As a result, the programme was split into **two phases: pre-incubation**, which is about developing a viable business idea and plan; and **incubation**, during which entrepreneurs put their business plans into practice, focus on registering their businesses, and serve their first clients. **A jury of entrepreneurs and business leaders selects entrepreneurs for incubation based on their business plans.** The



programme is increasingly selective, supporting ventures with real growth potential.

By the end of 2019, **over 160 entrepreneurs were trained in business skills and 40 established new businesses. Generali staff are active as trainers during both pre-incubation and incubation** phases, providing support in areas ranging from finance and taxes to insurance and marketing. They serve as jury members for pitch events and act as “Buddies” and mentors for refugee entrepreneurs.

Social Impact, Germany

Social Impact has a long track record of supporting social entrepreneurship in Germany and working with aspiring entrepreneurs from different disadvantaged groups (such as long-term unemployed or migrant workers). Following the influx of more than one million refugees into Germany in 2015, **The Human Safety Net and Social Impact embarked on a three-year partnership to empower refugees to start their own businesses.** Through this partnership, Social Impact was able to open a new Social Impact Lab in a Munich innovation campus in 2017, dedicated to serving entrepreneurs with refugee

backgrounds. Since then, the programme has expanded, allowing Social Impact to offer services to refugee entrepreneurs in its other incubators in Berlin, Potsdam, Frankfurt, Stuttgart, Hamburg, Cologne and Leipzig. **The model emphasizes highly individualized support through one-to-one coaching** conducted by Social Impact coaches or certified external business coaches over a nine-month period. Entrepreneurs can access a **shared coworking space and receive help registering their businesses and interacting with public agencies** like local chambers of commerce and employment agencies.

As of the end of 2019, **over 230 refugees have benefited from coaching and 45 start-ups have been set up in eight cities.** With the support of The Human Safety Net and Generali Germany, a number of additional partners have joined forces, including the Schöpflin Foundation and municipalities and public entities in cities where the programme operates. Further opportunities for creating shared value are currently under development, for example including start-ups supported by The Human Safety Net in Generali's supply chain (e.g. for catering) and developing IT solutions for refugee entrepreneurs in Generali Germany's



 The
Human
Safety
Net

 The
Human
Safety
Net



FOR NEWBORNS PROGRAMME

Prematurity and birth complications like asphyxia can influence babies' future lives. The Newborns programme improves quality of care and support to these babies and their families, especially within vulnerable communities.



Prematurity and complications at birth such as asphyxia **increase the risk** of death and disability in newborns;



Five countries: Poland, Czech Republic, Hungary, France and Thailand;



Improving the response and quality of care that hospitals, health professionals and parents offer to newborns can help them survive and thrive;



Four partner organizations work directly with hospitals, health professionals and families **to increase quality standards**, offer capacity building and **dedicated support** services.

FOR NEWBORNS PARTNERS

HUNGARY

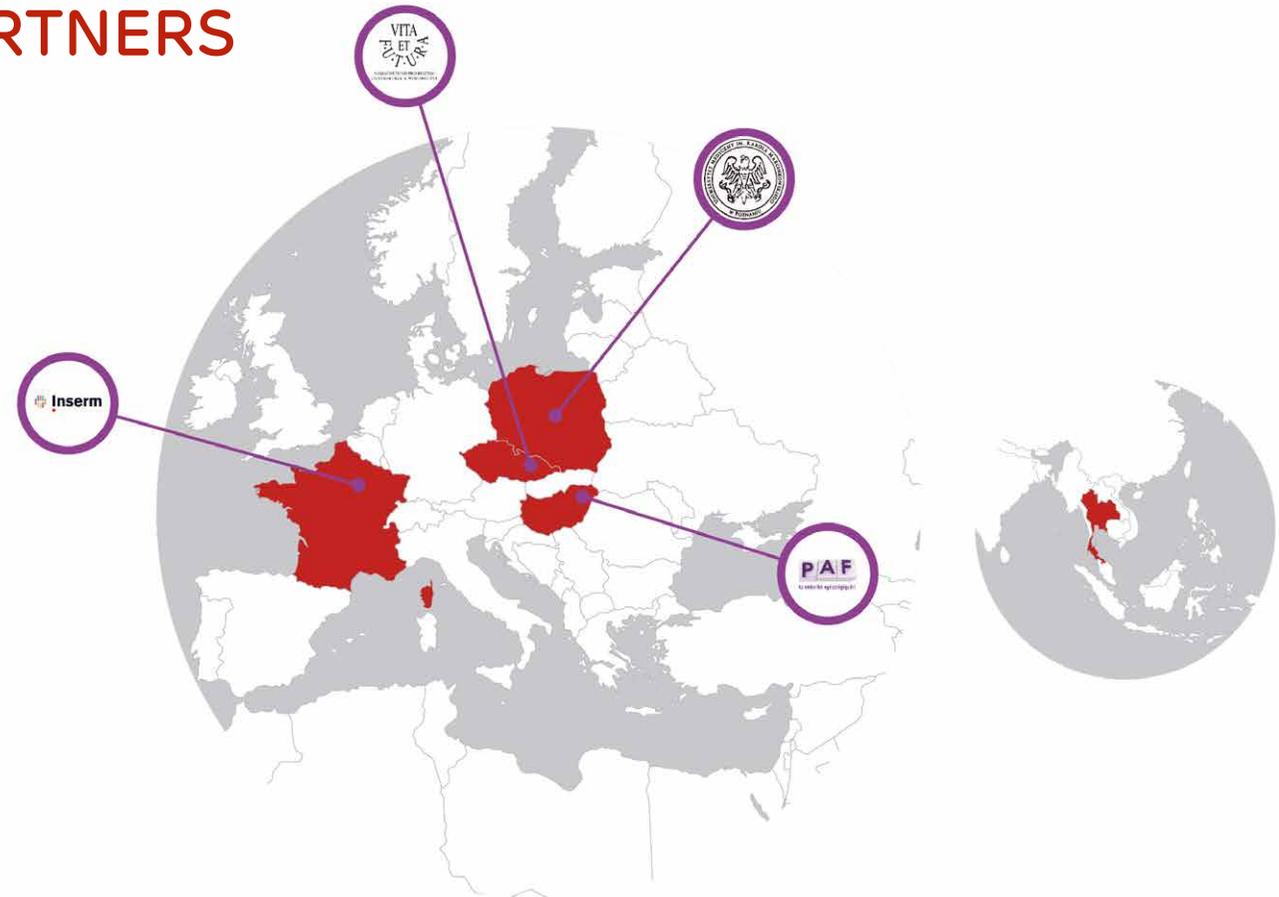
We work with the PAF Foundation to build the capacity of health care professionals to adopt evidence-based practices and family-centred care for newborns. We support families before and after birth, and donate medical equipment to treat preterm babies and perinatal asphyxia.

POLAND

In partnership with Poznan University, we're aiming to minimize the effects of asphyxia among newborns, thanks to well-trained healthcare professionals and equipping ambulances for timely, high-quality responses to lack of oxygen, no matter where accidents occur.

CZECH REPUBLIC

We are working together with Vita & Futura to train health care professionals on evidence-best practices, providing them with innovative equipment they can use to respond to high-risk pregnancies and preterm babies.



FRANCE

In partnership with Inserm, we improve operational standards for responding to birth asphyxia through an enquiry into current gaps in health care delivery, as well as by exploring long-term outcomes for parents and children affected by asphyxia.

THAILAND

In 2019 Generali Thailand launched a nationwide social media campaign, "Hold Your Breath." Funds were donated to the Queen Sirikit National Institute of Child Health in Bangkok to support treatment and health professionals battling asphyxia in newborns.

Laura's Story

A baby born prematurely in Poland and afflicted with asphyxia at birth.

"Thanks to the support of ambulances equipped by The Human Safety Net, our daughter Laura recovered after a complicated birth. Laura suffered from asphyxia, which meant her brain wasn't receiving enough oxygen at birth.

There was a serious risk of complete organ failure. We do not know what her future might have been without the equipment for cooling newborn body temperatures that The Human Safety Net helped provide inside the ambulance.

When asphyxia occurs, time is everything. Newborns' bodies need to be cooled as soon as possible within the first six hours. There were no cooling machines available in the nearby Zielona Góra Hospital, nor in Poznan. The hospital in Wrocław had space for her, but we were too far away. Luckily she could be transferred from Nowa Sól to Wrocław, and immediately cooled in the ambulance. Today Laura is active and has put on weight nicely - these are all positive signs of healthy growth and development. All we have to do now is wait, but we are sure she will be okay!"

66

Today Laura is active and has put on weight nicely - these are all positive signs of healthy growth and development. All we have to do now is wait, but we are sure she will be okay!



THE CHALLENGE:

HELPING BABIES BORN PRETERM OR SUFFERING FROM BIRTH COMPLICATIONS LIKE ASPHYXIA

A healthy newborn can bring immeasurable joy and happiness to parents, families and communities. But when the newborn is small or sick, emotions can turn to worry and sadness in a heartbeat. If he or she is at high risk of death or disability, these concerns can become terrible burdens.

Around the world 2.5 million children died during the first month of life in 2018. The first hours, days and weeks constitute the riskiest period for newborns. It is estimated that somewhere between 40% and 50% of deaths among children five and under happen during this crucial period. **Around the world, the majority of these deaths happen to babies born preterm (before 37 full weeks of gestation) and/or suffering from birth asphyxia (an oxygen deficit at delivery)**¹⁴. Even when asphyxia or other complications do not result in infant deaths, many survivors still face a lifetime of disability, including learning disabilities, problems with vision and hearing difficulties¹⁵.

¹⁴ WHO (2019). Newborns: reducing mortality.

¹⁵ WHO (2019). Survive and thrive: transforming care for every small and sick newborn.

THE OPPORTUNITY:

IMPROVING LIFE CHANCES AND HEALTH

Very often the survival and health of small and sick newborns can be dramatically improved, giving these unfortunate babies a chance to develop to their full potential. This progress can be accelerated through **extended coverage of quality health services, skilled care at birth, and postnatal care support for the whole family**. These elements are especially important for those living in more vulnerable circumstances, and often mean paying special attention to the needs of both mother and baby.



THE APPROACH:

PARTNERING WITH HOSPITALS, HEALTH PROFESSIONALS AND NON-PROFIT ORGANIZATIONS

The Human Safety Net partners with and connects a **wide range of actors, like hospitals, the medical community and non-profit organizations** in France, Poland, Hungary, the Czech Republic to strengthen the prevention efforts and response actions by families, health professionals and hospitals to prevent issues around premature birth and asphyxia. This effort involves risk mitigation and response improving with a three-pronged approach:

1. **Prevention:** We strive to increase awareness of prematurity and birth asphyxia issues by providing health professionals and parents with more information and resources to improve early diagnosis and response quality.
2. **Treatment:** We help improve technology, equipment, protocols and health professionals' capacity for early diagnosis and treatment of prematurity and asphyxia. At the same time we build networks of doctors dedicated to monitoring, analysis and intervention.
3. **Follow-up and support:** We support families from hospital to home environment, assisting them along their journey and minimising the impact these life-changing events have on them and their child's development.

NETWORKS: OUR ANNUAL SUMMIT

The second edition of The Human Safety Net's Global NetWorks Event closed on September 20th, 2019 in Venice. More than 240 participants came together from all over the world, including 40 leading NGOs from 20 countries, inspiring changemakers, Generali's people and 25 volunteers. They **connected, shared ideas and took action** on early childhood development, refugee entrepreneurship and newborn health.



Discussions ranged from **implementation challenges to measuring impact**; from ensuring long-term outcomes to obtaining financing for refugee entrepreneurs. Together, we investigated and designed solutions for **retaining participants in parenting programmes** and came up with new ways to **increase cooperation** among health care professionals, hospitals and parents in order to provide the best possible start for newborns.

Finally, during the first-ever Amplify Challenge, we developed **concrete plans to further mobilize Generali's people and resources** to make a greater and lasting impact on our communities around the world.



'The Human Safety Net is one of the frontrunners among corporate foundations in bringing innovation to strategic philanthropy. This approach involves a 360° systematic view, engaging all stakeholders starting from beneficiaries, to partners NGOs, Generali employees and distribution networks, and international advocates. The energy and commitment experienced during our last NetWorks summit prove that we're moving in the right direction and motivate us to devote more energy and resources to reach even more ambitious target.'



Aldo Minucci

Vice-Chairman of The Human Safety Net Foundation



JOINING THE INTERNATIONAL DEBATE

WORLD ECONOMIC FORUM, DAVOS, SWITZERLAND

The Human Safety Net hosted a dialogue on nurturing care in Generali's offices in Davos in January, with contributions from Charlotte Petri Gornitzka, Deputy Executive Director of UNICEF, Dr. Tarun Dua, Medical Officer of WHO, and Philippe Donnet, Generali Group CEO. The dialogue highlighted **the importance of early years of life and the role the private sector** can play in promoting this agenda, especially the WHO and UNICEF's Nurturing Care Framework.



ISSA, LEIDEN, THE NETHERLANDS

Early childhood education and nurturing environments for young children and families in their communities were key talking points at the International Step by Step Association's (ISSA) annual conference held in June. The Human Safety Net co-led two sessions with



our partner Centro per la Salute del Bambino, focusing on **how to reach vulnerable parents** - those most in need but also the hardest to engage -, and how to use a **theory of change for designing and evaluating projects** that target children and families in their communities. UNICEF, WHO, World Bank and other Foundations and NGOs active in the same field attended the session.

ARNEC, HANOI, VIETNAM

The Human Safety Net co-organized a one-day pre-conference workshop as part of the Asia-Pacific Regional Network for Early Childhood's annual conference, held in Vietnam at the beginning of December. The workshop, which show high attendance, aimed to incentivise work across sectors to **promote nurturing and sustainable environments for young children**. During the event, The Human Safety Net also presented its perspective on how private and social sectors can work together to advance holistic early childhood development.



GLOBAL REFUGEE FORUM, GENEVA, SWITZERLAND

In December, The Human Safety Net participated in the first-ever UNCHR Global Refugee Forum, arriving onboard of the UNCHR Solidarity Train from Paris to Geneva after a journey across French cities. The forum focused on ways the private sector can contribute to refugee integration. During the Private Sector Dinner hosted by Filippo Grandi, UN High Commissioner for Refugees, Jean-Laurent Granier, CEO of Generali France, announced **a new public-private partnership with the French Ministry of Labour for the opening of three new incubators**.



The Human Safety Net also co-hosted an event with the French and Italian embassies on "Social Innovation for the Integration of Refugees." The panel discussion – moderated by Elise Ginioux, Head of The Human Safety Net in France – showcased **impactful solutions for matching refugees with jobs and helping them set up their own businesses** to an audience of ambassadors, business leaders and representatives of international organisations.

OUR FUTURE HOME: VENICE

The future home of The Human Safety Net Foundation will be in the **Procuratie Vecchie on St Mark's Square in Venice**, currently being restored and renovated by Generali. The building is where the company's founders first established their offices in Venice back in 1832.

This city built on water has been cosmopolitan and inclusive ever since it was founded by refugees escaping invaders. Even its name – Procuratie Vecchie – can be traced back to the Procuratori, the first inhabitants and high officials who ran the Venetian Republic. Procuratori administered the city and were also in charge of social issues, a historical connection with the mission of The Human Safety Net today.

All over the world, Venice is famous for its imagination, ingenuity and openness, welcoming millions of visitors every year. For the first time in 500 years, Procuratie Vecchie will be open to the public in 2022. Tourists and Venetians will be led along **an interactive journey to discover the challenges that vulnerable people face**, learn about the social impact of The Human Safety Net programmes and how they can take action. Our home will symbolically bridge the gaps between open and closed spaces, ancient institutions, social issues and future challenges.





Watch the video:

www.thehumansafetynet.org/about/venice-hub

Above:

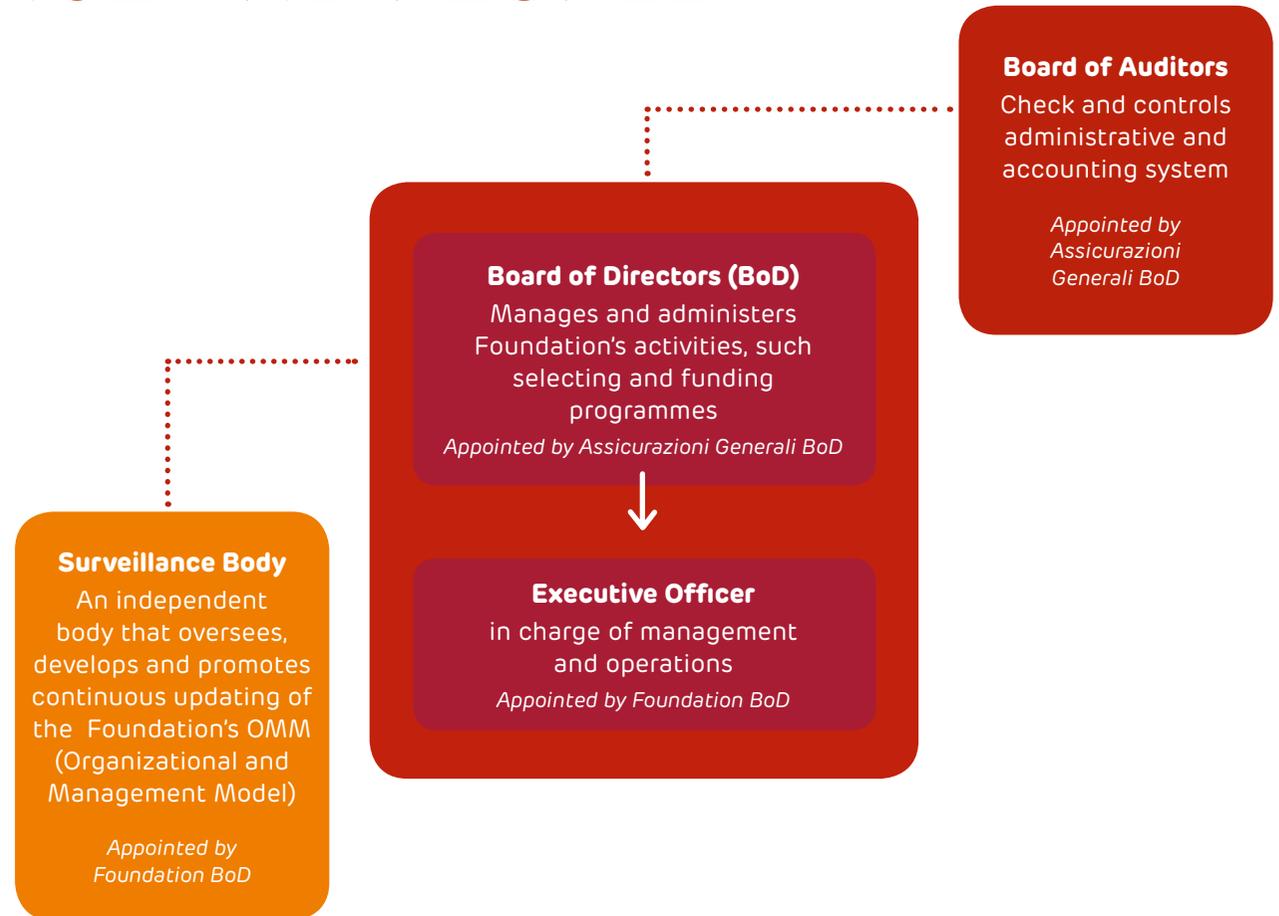
This watercolour represents the Procuratie Vecchie in St Mark's Square. It was created by Gaspard Njock, a multidisciplinary artist born in Cameroon. He spent several years in Italy, including in Venice, before settling in Paris. Njock graduated with a degree in performing arts from La Sapienza (Rome), and in musicology from Sorbonne University (Paris). His path crossed that of The Human Safety Net in France, within the context of his work as a cartoonist and author. Njock started a collaboration with a network of refugee journalists who founded GuitiNews <http://guitinews.fr/>, an online news channel incubated by the For Refugee Start-Ups programme in Paris.

OUR GOVERNANCE AND PEOPLE

OUR GOVERNANCE

The Human Safety Net is a Foundation established by Assicurazioni Generali. The Foundation is in charge of **making investments directly as well as supporting Generali business units around the world to develop their philanthropic activities within the framework of The Human Safety Net.** The Foundation sets the strategic direction for The Human Safety Net and identifies its methodology. It ensures **global coordination between programmes and works side-by-side with Generali companies and NGO partners**, acting as a competence centre. It coordinates impact measurement for all programmes in accordance with the London Benchmarking Group Framework, collecting and analysing data to understand its performance and social impact.

The Foundation is a non-profit organization registered under Italian law acting as the **international operating vehicle for The Human Safety Net to implement its programmes.** It receives funds from Assicurazioni Generali and other Generali companies, as well as from third parties.



100% of all donations are directly given to the programmes. All overhead costs incurred by the Foundation are borne by Generali, including personnel, who are seconded from Generali.

The Foundation's governance consists of two bodies: the Board of Directors and the Board of Auditors, both appointed by Assicurazioni Generali's Board of Directors.



OUR PEOPLE

The Board of Directors is responsible for defining the strategy of the Foundation and manages and administers its activities, such as approval of partnerships and selecting and funding programmes.

The Board of Auditors verifies management records, checks that accounts have been duly kept and that assets have been correctly valued. For the implementation of all its resolutions, the Board appointed an Executive Officer, who is also in charge of management and operations at the Foundation.

BOARD OF DIRECTORS

Gabriele Galateri di Genola
Chairman
Aldo Minucci
Vice-Chairman
Philippe Donnet
Simone Bemporad
Monica Alessandra Possa
Lucia Silva

SECRETARY OF THE BOARD

Michele Amendolagine

BOARD OF AUDITORS

Cristina Morgan
Roberto Odierna
Massimo Romano

EXECUTIVE OFFICER

Emma Ursich

OUR TEAM

A core team ensures coordination of the Foundation's activities. In each country where The Human Safety Net is active, local teams from Generali closely monitor the implementation of programmes with partner NGOs and drive internal and external engagement to support The Human Safety Net.

OUR RULES AND BEST PRACTICES

As a Foundation, we align with regulations adopted by nonprofit organizations, as well as best practices aimed at guaranteeing the highest levels of compliance, risk management and transparency standards toward our partners, beneficiaries and stakeholders in general.

CODE OF CONDUCT

The Human Safety Net adopts Generali's Code of Conduct that defines the basic behavioral principles that all employees of the Group are required to comply with and sets specific guidelines designed for example to promote diversity and inclusion, protect personal data and prevent corruption.

ORGANIZATION AND MANAGEMENT MODEL (OMM)

The Human Safety Net adopts the OMM for the prevention of offences committed in the interest or to the advantage of the Foundation, pursuant to Italian legislative decree no.231/2001 that may result in administrative liability in court.

SURVEILLANCE BODY

The Surveillance Body, whose membership meets the requirements of autonomy and independence, ensures the effective implementation of the OMM, and reports periodically to the Board of Directors on its activities.

PARTNERS SELECTION

To be supported by The Human Safety Net, partners have to pass a robust selection process.

DUE DILIGENCE

A complete and detailed due diligence is performed prior to selection, screening the organization's track record, financial and organizational stability and reputation. Specific compliance controls are performed in order to prevent and mitigate risks related to bribery and corruption, money laundering, terrorism financing and international sanctions. These checks are performed locally by Generali companies and validated by topic experts in Generali's Head Office.

MEASUREMENT, EVALUATION AND LEARNING SYSTEM

The Human Safety Net has a common impact measurement platform that allows the tracking of our global impact in a consistent way everywhere. This establishes a virtuous learning cycle with our partners.

OUR JOURNEY SO FAR

June

Poland starts Newborns programme.

May

First NetWorks summit for 20+ partners and country teams, Serbia starts Families programme.

April

Malaysia, Thailand and Slovenia start Families programme.

February

Romania kicks off Families programme.

July

Hungary and Italy kick off Families programme.

September

Slovakia, India and Vietnam start Families programme.

October

Czech Republic initiates Newborns programme.

November

Switzerland starts Refugee Start-Ups & Families programmes.

December

The Human Safety Net partners with UNCHR and participates in 1st Global Refugee Forum in Geneva.

December

The Human Safety Net at ARNEC Conference in Vietnam.

November

Le Fonti award for employee engagement.

2017 >

January
Three programmes selected among more than 300 ideas submitted by Generali employees.

July
Germany launches Refugee Start-Ups & Families programmes.

September
France starts Refugee Start-Ups and Families programmes.

< 2018

December
Indonesia and Spain start Families programme.

November
Argentina launches the Families programme.

October
The Human Safety Net kicks off in Venice with media & institutions.

2019 >

January
Event in Davos on Nurturing Care.

June
France activates its agent network.

June
Turkey initiates Families programme.

October
Croatia starts Families programme.

September
Award for social engagement in Indonesia.

September
2nd Networks summit for 30+ partners and Generali volunteers.

June
Approval of restoration project for The Human Safety Net home in Venice.

INTO THE FUTURE

Over the next years, we will consolidate our approach to philanthropy, our portfolio of partners and the quality and impact of our programmes.

In line with the latest thinking on strategic philanthropy, or venture philanthropy, we aim to provide our partners with **long-term funding combined with access to peer learning, technical expertise and business know-how**. We will continue developing our

system for measuring impact in order to generate **high-quality data and actionable insights**. We will deepen collaboration within our vibrant community of partners so that they can share with and learn from each other.

To expand The Human Safety Net's reach and impact moving forward, we are launching **Scaling Grants to support high-potential programmes and partners to scale up their**

work in collaboration with NGOs, the private sector and governments.

Finally, in order to grow the movement that powers The Human Safety Net, **we will accelerate engagement of Generali employees, agents and customers** through volunteering and fundraising. **We will create shared value** by connecting with Generali's core business, for example through the lens of impact investing and social products.

Consolidating the quality and impact of our programmes



Expanding our reach by scaling up the work of high-potential partners



Growing the movement that powers The Human Safety Net and connecting with Generali's core business



**The Human Safety Net
2019 Activity Report**

Prepared by The Human Safety Net
Generali Foundation

This document is printed on recycled,
FSC certified paper. The digital version
is available on thehumansafetynet.org.

Photos: Bruno Zanzottera / Parallelozero,
Martino Lombezzi / Contrasto, Luca Cervesato,
Remy Deluze, Veronika Seliga Pilatova
and The Human Safety Net teams

Concept & Design: Ragù Communication

www.thehumansafetynet.org

