

# THE HUMAN SAFETY NET ACTIVITY REPORT 2021

A GLOBAL  
MOVEMENT  
OF PEOPLE  
HELPING  
PEOPLE



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The Activity Report of The Human Safety Net provides a comprehensive overview of global activities during 2021.



The Balance Sheet of Generali Foundation – The Human Safety Net ONLUS outlines the financial performance according to current Italian legislation.

Both documents can be downloaded at:  
[thehumansafetynet.org/activity-report](https://thehumansafetynet.org/activity-report)



# TABLE OF CONTENTS

**Welcome to The Human Safety Net**

Message from the Chairman .....4

Message from the Group CEO..... 5

**Our Theory of Change** .....8

A movement of people helping people.....11

Facts and figures..... 16

**The Human Safety Net in action**

**Our programmes**

For Families..... 19

For Refugee Start-Ups ..... 29

An open and global net..... 45

Corporate social innovation .....53

Our home in Venice ..... 58

**Discover The Human Safety Net**

Governance ..... 66

Our people.....67

Rules and best practices..... 68

Our journey..... 70

Into the future .....72

## A MESSAGE FROM OUR CHAIRMAN



**Gabriele Galateri di Genola**

**Chairman of The Human Safety Net Foundation and the Generali Group**

**For 190 years, Generali has enabled individuals, businesses and families to shape a safer and more sustainable future by caring for their lives and their dreams.**

During all this time, the Group has always responded to pivotal moments in history by working side-by-side with affected communities. Over time, this became known as an open net of “people helping people”, all offering their own resources, time and skills for the benefit of others.

The Human Safety Net Foundation was created in 2017 with this same principle. The combination of offering skills alongside financial support has allowed the Group to create real change in communities around the globe and to make a greater difference in the lives of thousands of families and refugee entrepreneurs looking to rebuild their lives. In just four years, our employees and agents have brought a global movement to life,

an open net that works in partnership with other organisations, companies and institutions operating in communities where we are present, to help the most vulnerable unlock their potential and so build more resilient communities.

This vision also guides how the Group acts, not just in its community initiatives, but also in all other relevant areas of work. It is integrated through a structured governance approach in all the Group's work, from investments to corporate policies to human resources.

The Human Safety Net embodies the same spirit that has driven Generali over these years – to put people at the centre, despite the challenges they face and the vulnerabilities they have, recognising in them their unique human potential.

Unlocking this potential is the catalyst that creates a positive chain reaction, building a more inclusive society and a more just future.

## A MESSAGE FROM OUR GROUP CEO

It has now been four years since we launched The Human Safety Net. That is a short time frame to achieve social change, but we can already see that The Human Safety Net's strategy of focusing our community investments on two well-defined global programmes – families and refugees in vulnerable circumstances – is delivering clear results.

The Human Safety Net brings together non-profit organisations with the public and private sectors, drawing on their respective strengths. It now works with 61 partners in 23 Countries and has so far positively impacted the lives of more than 170,000 people. Having a clear focus has enabled The Human Safety Net to be not only a funder, but also a co-creator and an additional resource for our partners.

The concrete support provided by our NGO partners and their impact has been impressive, even during the most critical moments of the pandemic. We have a diverse range of NGO partners across the globe, all of them focused on two specific areas of intervention. Because of this, our partners can have meaningful peer-to-peer exchanges, which have allowed them to learn from best practices in adapting to the realities of the pandemic by expanding remote access to programmes.

In addition to the work taking place on the ground, what has been almost as important has been enabling the exchange of experiences and learning across international networks and platforms, helping partners to have an even greater impact and expanding our community further. Furthermore, building on the objective of an open net with the capacity to expand the reach of its programmes, several other foundations, companies, and public institutions have joined The Human Safety Net to support its programmes.

In 2021, Generali celebrated its 190th anniversary, and I am proud of the way in which employees and agents of the Group stepped up to become a leading force capable of amplifying the development of The Human Safety Net. They joined as volunteers, supporting families and refugees directly, often remotely; they offered their professional skills to support the development of our NGO partners; and they raised funds in their communities for programmes to expand and reach more people. Finally, 500 employees and agents came together as the first community of The Human Safety Net Ambassadors, with the objective of promoting the work of NGO partners and amplifying their impact. In the spring of 2022, The Human Safety Net



**Philippe Donnet**

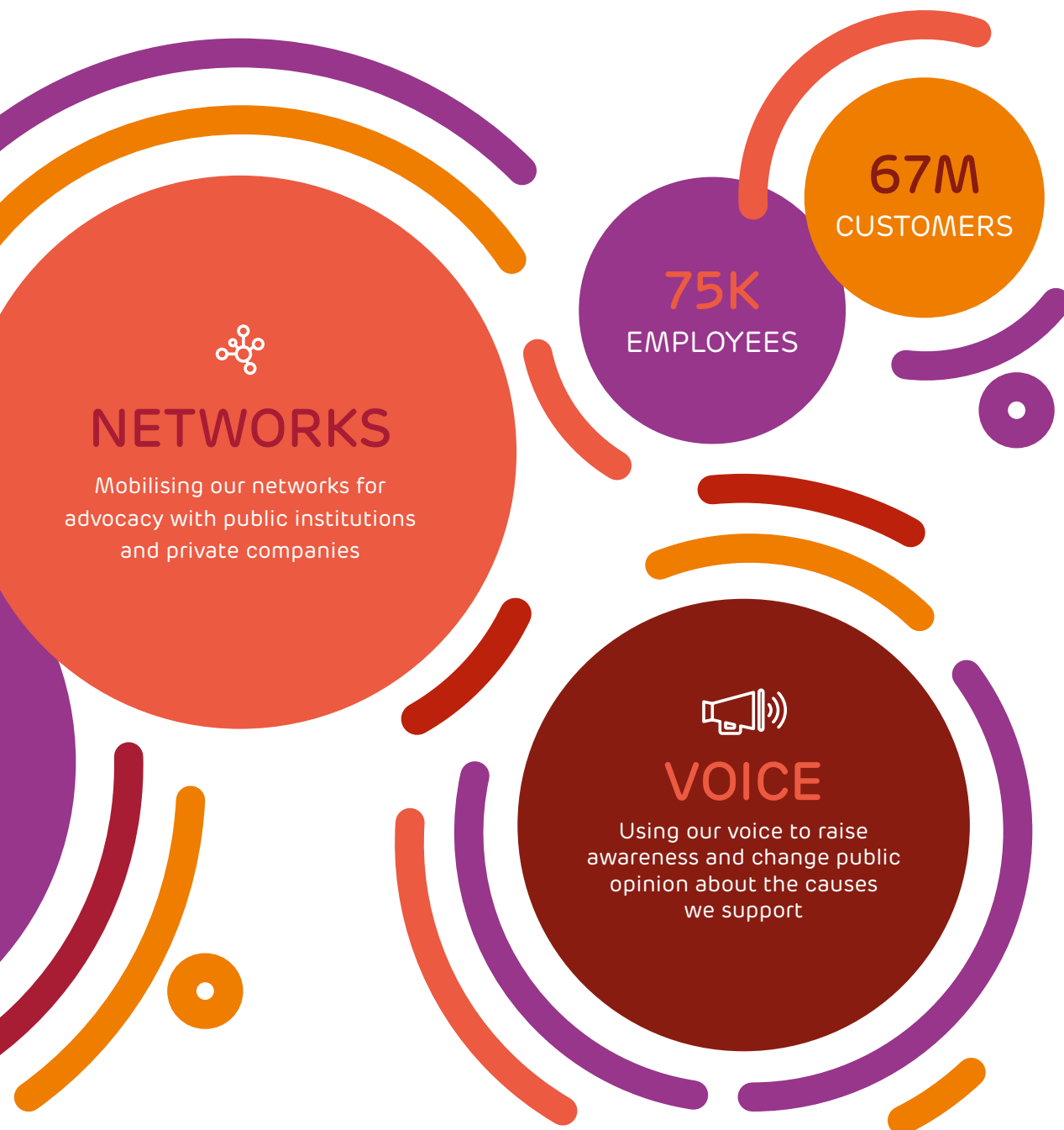
**Board member of The Human Safety Net Foundation and Group CEO of Generali**

moves to its new hub in St. Mark's Square in the heart of Venice, the future world capital of sustainability. The Procuratie Vecchie will open its doors to the world for the first time in its more than 500-year history, ready to welcome visitors from around the globe. We intend it to be a venue for convening, dialogue, and engagement, where like-minded people and organisations can meet, share their experiences and goals, create new partnerships, and help us develop The Human Safety Net programmes to support the most vulnerable.

# A FOUNDATION INITIATED BY GENERALI

The engine driving The Human Safety Net is a Foundation established in 2017 by Generali, one of the world's largest insurers. It extends Generali's purpose of "enabling people to shape a safer and more sustainable future for their lives and dreams" to the most vulnerable in our communities.





Aldo Minucci

Vice Chairman of The Human Safety Net Foundation

**"The Human Safety Net Foundation has been operating for only four years, but it has already established itself globally as an important actor in supporting families and refugees in vulnerable contexts.**

Over the past two years, the COVID-19 pandemic has radically changed our programme models, particularly by reducing our ability to meet in person. But we have not slowed down; we have accelerated forward to meet the needs for support and closeness, by increasing our financial commitments in both programmes and digital tools that allow for deeper relationships across our open net. In this way we were able to expand both the number of communities served in each Country and the number of NGO partners in our global network, and we are ready to keep growing."

# OUR THEORY OF CHANGE



**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**, with a focus on two groups: **vulnerable families with children aged 0 – 6**, and **refugees**.

## WE WORK THROUGH THREE INTERCONNECTED PATHWAYS

### WITH NGO PARTNERS

**61** NGO Partners

**23** Countries

### THROUGH CORPORATE SOCIAL INNOVATION

Social impact investing

More inclusive solutions and products

### IN AN OPEN NET OF PEOPLE HELPING PEOPLE

Advocacy

Volunteering

Our home in Venice



## WE WORK IN PARTNERSHIP WITH OUR STAKEHOLDERS TO CONTRIBUTE TO:

### NGO Partners

- More resilience
- Greater social impact

### Ecosystem

- Greater collaboration across value-aligned stakeholders
- Greater impact and sustainability in the sectors where we work

### Generali

- As a social innovation lab
- Furthering staff connectedness to their communities

## For Families

- Parents gain skills and tools to best support the development of their children
- Children demonstrate developmental benefits

**Supporting parents in the first six years of their children's life to lay strong foundations for their future.**



## For Refugees

- New businesses created
- Jobs created for and by refugees

**Supporting refugees in paving their own way to sustainable business and employment.**



**"All our work at The Human Safety Net is underpinned by a clear Theory of Change, or strategy, which helps us to explain and rationalise what we do."**

The Theory of Change enables The Human Safety Net to make the very best use of our strengths: our global network of NGO partners, Generali's talents and assets, private sector expertise and an 'open net' that welcomes other companies and foundations that share our values and goals.

In 2021, we have also refined and simplified the framework we use to evaluate our impact. For Early Childhood Development, we are aiming to achieve changes in the behaviour of parents which will create positive outcomes for their children, so that they are healthy, well-nourished, safe, loved and able to learn. Our work supporting refugees to integrate into their host countries through work ultimately seeks to track how many new businesses have been launched and how many jobs were created or obtained. The Theory of Change and the Impact Framework are our lodestar and our compass.

**Emma Ursich**

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

We are also using new tools to accelerate our journey towards making a greater impact. The Scale-Up Impact initiative is an annual Call for Proposals that identifies high-potential programmes with a proven impact within our NGO network, funding them and providing development support to increase their ability to support families and refugees nationally and internationally. We now have a total of eight NGO partners working on three-year strategies to scale up their impact, and we launched the third edition of the initiative at the end of 2021.

This year, we have also launched new partnerships with global organisations, University of Oxford's initiative, Parenting for Lifelong Health, and UNICEF, both of which operate in many countries and bring additional value to The Human Safety Net's network. By working with local community-based partners, supporting their expansion, and connecting them with global partners and networks, we work towards our mission to ensure everyone can reach their full potential."



# A MOVEMENT OF PEOPLE HELPING PEOPLE

At The Human Safety Net, we believe that whatever happens in life, no one should be held back from reaching their potential. Our mission is to unlock the potential of people living in vulnerable circumstances, so that they can, in turn, transform the lives of their families and their communities.

Our **two global programmes** support **vulnerable families with young children (aged between 0-6 years old)** and the **inclusion of refugees through work and entrepreneurship**.

To do this, we bring together the strengths of non-profit organisations and the private sector, in Europe, Asia and South America.

## **We are a movement of people helping people.**

To maximise our impact, we have created a global open network, which means we are delighted to work with other companies, volunteers, organisations, and foundations that share the same goals as we do.

We are organised into global communities; the community of NGO partners, volunteers, refugees and families.

We all share best practices, learn together, measure the collective impact of our activities and support each other. Together, we use our individual and combined strengths to support others and help them reach their full potential.



**Simone Bemporad**

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

"In the past four years of innovating and piloting new ways to mobilise our people and assets, we have found that The Human Safety Net has been supported at every level of Generali. This has allowed **new ideas to be received with enthusiasm and to be implemented in record time to meet evolving needs**. Despite the physical distances between us, our community has become closer and we are very much looking forward to the moment when we can welcome everyone into our new home in Venice."

## OUR VOLUNTEERS

**Volunteering is a vital, hands-on part of our commitment to our partners and beneficiaries.**

Generali has more than 200,000 employees and agents, offering a wealth of ideas and skills and representing a tremendous opportunity to amplify the social impact of the activities of the Group and of The Human Safety Net.

**We design volunteering with three principles in mind:**

- **Quantity:** engaging as many of our people as possible. 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 support our partners, not 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. Volunteering activities are not only one-off events. As confirmation of this long-term engagement, volunteering has been integrated into Generali's people strategy.

**"Volunteering with The Human Safety Net's partners is not just an investment in the nonprofit organisation itself, but also in our staff, as we bring them closer to the true spirit of what it means to be part of the Generali community."**

The Business for Societal Impact (B4SI) *Global Annual Review 2021* revealed that 78% of business reported a decrease in volunteering due to the pandemic.<sup>1</sup>

This year, The Human Safety Net has seen the opposite trend, with increases in 2021 to reach the highest level of engagement since its launch in 2017.

A highlight has been the new Ambassador programme launched in 2021, which involves 500 employees or agents committing to being Ambassadors for a period of a year.

Our talented ambassador teams have proved they can bring new and innovative approaches to volunteering with our NGO partners, even during these difficult times.



Monica Possa

**Board member of The Human Safety Net Foundation and Generali Group Chief HR and Organisation Officer**

We intend to build on this momentum, and we invite each and every employee to join the movement."

<sup>1</sup> Business for Societal Impact Global Annual Review 2021: <https://b4si.net/2021/11/global-annual-review-2021/>

# HOW WE CONTRIBUTE TO THE UNITED NATIONS SUSTAINABLE DEVELOPMENT GOALS

The Human Safety Net's programmes contribute directly to five United Nations Sustainable Development Goals (SDGs):

- The Human Safety Net for Families contributes to early childhood indicators **(SDGs 3 and 4)**.
- The Human Safety Net for Refugees helps create jobs and sustainable communities **(SDGs 8 and 11)**.
- All programmes are based on the principle that they can only achieve a significant impact when working in partnership across countries and stakeholder groups **(SDG 17)**.



Lucia Silva

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

The Human Safety Net's activities are aligned with Generali's commitment to sustainability and the Group's corporate purpose of enabling people to shape a safer and more sustainable future by caring for their lives and dreams. Generali works primarily through The Human Safety Net to contribute towards early childhood development (SDGs 3 and 4) and decent work in sustainable communities (SDGs 8 and 11).

**In our first four years of existence, we have also seen the tremendous value of working in partnership (SDG 17) with those in the Generali network and with the new partners that have joined us in building a more resilient and just society."**



## WHERE WE ARE

The Human Safety Net works with 61 partners on two programmes in 23 countries across Europe, South America and Asia.



- For Families
- For Refugee Start-ups





# FACTS & FIGURES

**TOTAL RESOURCES MOBILISED IN 2021  
TO SUPPORT OUR NGO PARTNERS**

**€10.8** MILLION

**TOTAL INTERNAL RESOURCES FROM GENERALI: 6.2 MILLION**

**Total value of the  
volunteering hours**



**Total value of monetary  
contributions**



**Foundation** € 3.1 MLN  
**Business Units** € 2.2 MLN

**TOTAL EXTERNAL RESOURCES: 4.6 MILLION**

**Total value of  
fundraising activities**



**Total value of co-funding  
from third parties**



\* An external auditing firm, KPMG, has been appointed by the Foundation, on a voluntary basis, to certify the internal resources mobilised to support NGO partners in the period 01/01/2021 to 31/12/2021.

The Human Safety Net adheres to the Business4Societal Impact (<https://b4si.net/>) framework, an internationally recognised shared standard for measuring community investment. Based on this framework, investment in The Human Safety Net includes monetary contributions, in-kind (goods and services), and time (volunteering) donations.

# BENEFICIARIES

2018 - 2021 data



beneficiaries (families,  
children and refugees):

173,800



NGO partners:

61



Active Countries:

23



**173,800**

Impactful programmes for vulnerable  
families with children aged 0 – 6 and  
refugees supported to start a business  
or find a job



**180,000**

Children reached in schools  
with the Ora di Futuro  
programme in Italy



**3,200,000**

People reached with The Human  
Safety Net digital content

INTENSITY





Ramiro & Luís Adrián, Spain

# THE HUMAN SAFETY NET FOR FAMILIES

The Human Safety Net For Families programme supports parents of young children aged 0-6 years old who are living in vulnerable circumstances, with the aim of creating the strongest possible foundations for their children's future.



**Studies have shown that early childhood is the critical window of opportunity to shape a child's development.** By the time children start school, 90% of their brain is already fully developed. Day by day, the brain is shaped through early relationships, experiences and opportunities for learning. These have a proven impact on children's health, education and career prospects for the rest of their lives. The best long-term investment in inclusive societies is at the beginning of life.



The early years are also the most vulnerable: poverty, stress and neglect can harm a child's chances in life. Around the world, 250 million children under the age of five are at risk of not achieving their full potential. But even when facing great adversity, **the best safety net for young children is a nurturing relationship with their parents.**<sup>2</sup>



**The Human Safety Net For Families supports parents in this critical phase of life by providing resources,** tips, family centres and support networks to create nurturing relationships, enabling the social and emotional development of their children and the whole family.

<sup>2</sup> Black M. M., et al. (2017) Early childhood development coming to age: science through the life course. The Lancet; Centre on the Developing Child, Harvard University, (2020), available: <https://developingchild.harvard.edu/resources/inbrief-connecting-the-brain-to-the-rest-of-the-body/>

# CONTRIBUTING TO EARLY CHILDHOOD DEVELOPMENT (ECD)

The Human Safety Net For Families programme's partners in 23 Countries provide a mix of parenting workshops over several months, home visiting programmes and family centres where parents and their young children can spend time playing and bonding.







## OUR IMPACT

### Parents have a better awareness of their role in their child's development

84%

of parents are aware and confident in their parenting role

80%

of parents have awareness of child's developmental needs

### Parents have increased competence to provide nurturing care

83%

of parents have improved skills in nurturing care

75%

of parents can better manage their own emotions

### Parents bring changes that improve family life and child wellbeing

81%

of parents spend quality time interacting with their children

74%

of children have increased opportunities for early learning

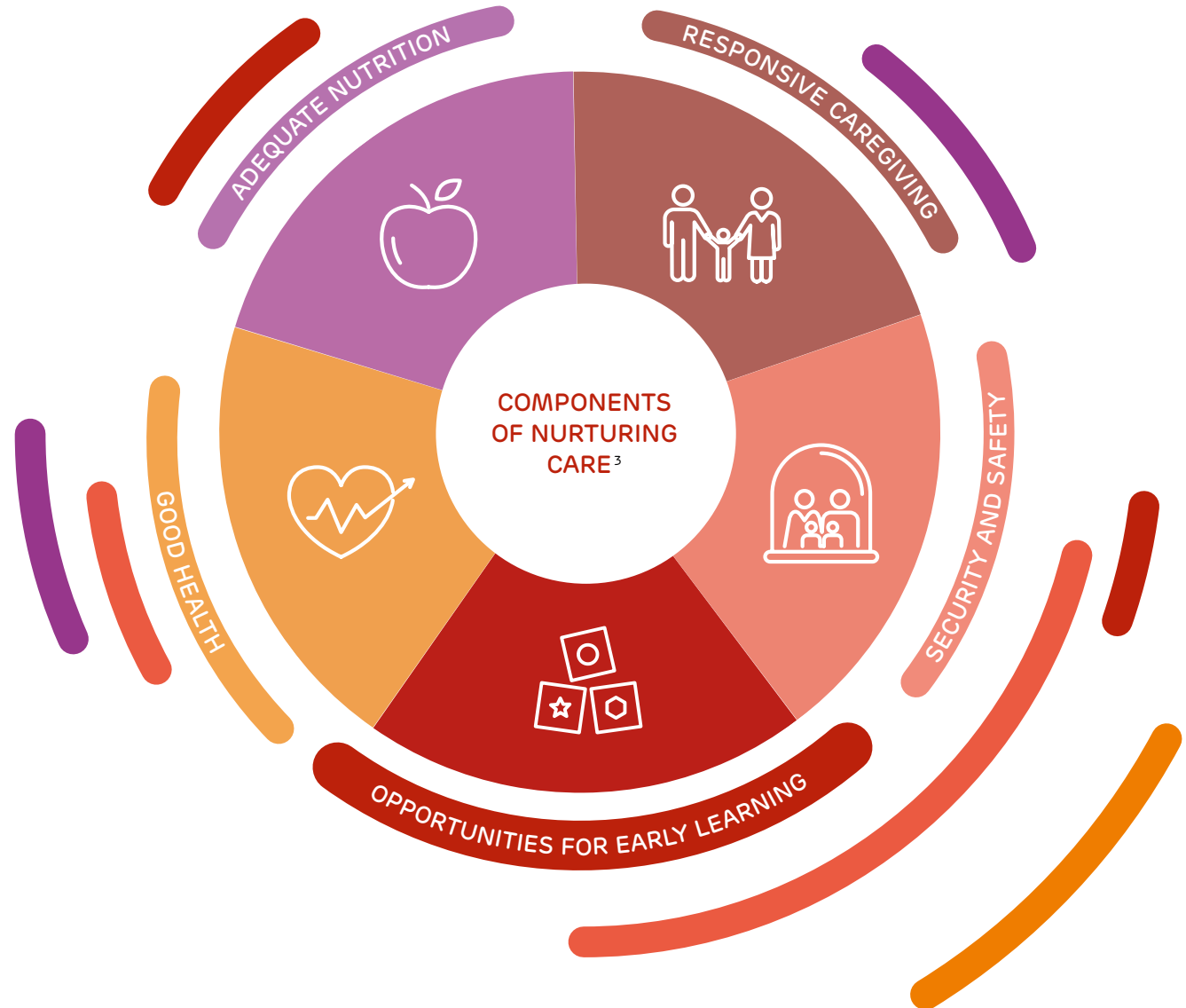
## WHY EARLY CHILDHOOD DEVELOPMENT IS IMPORTANT

Early childhood development establishes the foundations for lifelong learning, behaviour, and health. **Studies have shown that early childhood is the critical window of opportunity to shape a child's development and build the foundations for their future success as an adult.** The experiences that children have from the ages of 0-6 years old shape their brains and their capacity to learn, to get along with others, and to respond to the daily stresses and challenges of life ahead.

The people who have the greatest impact on children's early development are their parents. The Human Safety Net For Families therefore supports parents living in vulnerable circumstances, empowering them to lay the foundations for a brighter future for their children.

For Families supports parents living in vulnerable circumstances by investing in **parenting courses** and **family centres**. While each programme differs, generally parents participate in frequent workshops over several months, receive home visits or participate in activities with their children organised by local family centres. The programmes show parents the importance of playing and reading with their children and how to integrate these and other activities into their daily lives. Parents receive counselling on topics such as health, hygiene, and nutrition. Families also connect with each other for peer support and are referred to relevant social, health and educational services when needed.

The programmes have demonstrated that parents become more confident and cope better with emotions and stress. They acquire simple practices and behaviours which have a proven impact on child development. The For Families programme had a unique positive impact during the COVID-19 crisis, when parents around the world began spending more time with their children and had less outside support.



<sup>3</sup> 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.

## MARIANA'S STORY

"I just wanted to learn to sew – I didn't imagine that my life was going to change forever. Hacienda Camino is like an extended family for me."

Mariana from Santiago del Estero, Argentina, joined a sewing workshop for parents in vulnerable circumstances with The Human Safety Net's NGO partner Hacienda Camino.

With six children to support, she also started attending courses in cooking and handicrafts, which allowed her to balance her responsibilities at home with the ability to earn some money of her own.

After volunteering with the Hacienda Camino Early Education programme, she trained as an educator.

She is now employed by the Early Education at Home programme where she uses her personal experience and training to support vulnerable families in strengthening their bonds with their children.



Mariana, an Argentinian mother that collaborates with the NGO partner, Hacienda Camino.



# KEY ACTIVITIES

## For Families is The Human Safet Net's largest programme, which focuses on families and children.

Typically these are families that display several of the following factors: low income, unemployment, migrant background, addiction, mental health and/or chronic diseases, single or teenage parenthood.

The programme focuses on **prevention**. We intervene early so that parents are equipped to better provide nurturing care to their children before a child's development suffers irreparable damage.

Partners of the For Families programme assist families through one or more of the following three models:

### PARENTING COURSES



Groups of parents come together, typically for weekly two-hour sessions held over several months, to build their knowledge, skills and confidence as parents.

### FAMILY CENTRES



Open hubs where families and their children come to spend quality time together, for example reading, playing together, attending workshops and/or counselling sessions for parents.

### HOME VISITS



Trained social workers or educators visit parents on a one-to-one basis, encouraging them to practise new parenting styles in the home environment. While expensive, when paired with group sessions home visits often greatly enhance programme sessions.

## WELCOMING NEW PARTNERS OF THE FOR FAMILIES PROGRAMME IN 2021



**Fundacion Balia**, operating in Spain, was founded in 2000 with a mission to support children in vulnerable circumstances and break the cycle of poverty through education. Balia runs programmes during school holidays so that families with limited resources can enjoy leisure activities, excursions and have reliable access to regular meals – and parents can continue to work. Welcome Fundacion Balia!





ChildFund  
Philippines

Since 1971, **ChildFund Philippines** has championed the rights of Filipino children living in poverty. It continues to implement child-centred, rights-based and community-supported programmes to help improve lives and bring lasting impact to communities. ChildFund aims to ensure the proper growth of children, making sure they are healthy, safe, educated and skilled. Welcome ChildFund Philippines!

## TINTIN'S STORY

"It's a joy to experience growth and self-transformation together with my child"

During the pandemic, four year-old Tintin and his mother started going to the P.C. Lee Family Centre in Hong Kong. Due to Covid, Tintin did not have many opportunities to interact with his peers or play outdoors. In the Sham Sui Po area where they live, there are few clean and safe playgrounds. Tintin's mother confided in the Centre's family mentors that she was concerned about her son's recent diagnosis and his developmental disability.

During the first few visits, Tintin did not speak much, but he was curious and looked around. The more they visited the Centre, the more they noticed the benefits, especially the support of the family mentors who worked with them and

showed how best to help Tintin express his needs and feelings more clearly.

"Working with our family mentor, I saw Tintin make a gradual transition from a shy boy who hid behind me to becoming more energetic and lively around others. After learning more about the approaches OneSky recommends for families, I have much better interactions with my son. The most precious thing was seeing Tintin's big, adorable smile – that's something I will never forget."



Tintin and his mother were supported by The Human Safety Net partner, OneSky, at the P.C. Lee Family Centre in Hong Kong.





## ORA DI FUTURO

**In Italy, Ora di Futuro (Time for the Future) is a educational project for children that brings together teachers, families, primary schools and non-profit networks, supported by Generali Italia.**

The activities range from providing parenting support for families with children aged 0-6 years old who are living in vulnerable circumstances, to an education project aimed at teaching children how to manage their resources and make responsible decisions on topics such as health and wellbeing, environmental resources, and finance and savings.

In October, The Human Safety Net / Ora di Futuro presented the findings of its third year of activities at the Italian Senate House in Rome. In total, the initiative has now reached more than 180,000 children in the primary schools participating in the project. It has also deepened its impact on the most vulnerable families in centres across Italy, in collaboration with The Human Safety Net's partners Albero della Vita, Centro per la Salute del Bambino, and Mission Bambini.

### FATIMA'S STORY

Fatima, a mother who benefitted from The Human Safety Net / Ora di Futuro programme in Perugia, Italy, took part in the presentation in Rome, where she told her story to NGO partners, delegates, and the President of the Italian Senate, Maria Elisabetta Casellati. She told them that the project had changed her life.

"The Human Safety Net / Ora di Futuro Centre helped us straight away. Together with my children, we joined the centre and participated in all its activities. The children learnt new games and I discovered ideas for things to do at home with them. I also took courses to learn Italian and computing."



Fatima is one of the moms served by the Ora di Futuro/THSN centre with NGO partner Albero della Vita in Perugia, Italy.



"Now I have big dreams: buying a bigger house, having more financial security, resuming my studies, and thinking about my children's future."





# RESPONSE TO THE COVID-19 PANDEMIC

## The COVID-19 pandemic confronted our partners and beneficiaries with unprecedented challenges.

The vulnerable families supported by the For Families programme were hit hard by lockdowns, school closures and, in many cases, the loss of income and jobs. The impact on refugees supported by the For Refugee Start-Ups programme was equally severe. Active entrepreneurs (programme alumni) frequently had no cash reserves and depended on their revenue for living expenses.

For all our beneficiaries, COVID-19 highlighted the digital divide: those who most needed digital support during this crisis were those least equipped to access it.

With the support of The Human Safety Net, many of our partners were able to expand their digital reach as a way to stay in touch with their beneficiaries despite the challenging times.

### EMOTIONAL DIFFICULTIES REPORTED BY PARENTS AFTER COVID-19

Anxiety

Loneliness

Depression

Rage

Apathy

Sense of inadequacy

Stress

I did not have any emotional difficulties



3 MEALS A DAY  
AFTER COVID-19  
92% NO 8% YES

3 MEALS A DAY  
BEFORE COVID-19  
34% NO 66% YES

According to a recent study of the Ora di Futuro programme by our NGO partner **Albero della Vita**, with support from the Università degli studi di Palermo, many families in Italy were no longer able to guarantee essential care and meet the primary and secondary needs of their children due to the pandemic. The study focused on the needs in Italy, but the trends are common to many countries, where peaks in COVID-19 infections had a huge impact on the economy and the social-emotional wellbeing of families. In Italy, one of the most dramatic consequences is tied to the reduction in food security since the start of the pandemic, with 92% of the families studied unable to guarantee three meals a day for their children.



Economic uncertainty caused by the pandemic also had a direct impact on the emotional wellbeing of families, with anxiety and loneliness among the most reported challenges.<sup>4</sup>

<sup>4</sup> Albero della Vita Foundation, article in Italian: <https://www.alberodellavita.org/ricerca/>



Lacina, France

# THE HUMAN SAFETY NET FOR REFUGEE START-UPS

**Many refugees have the talent and resilience to build successful businesses, but they face unique challenges. They are often confronted by systemic barriers, social marginalisation, complex regulations, and an unfamiliar business environment.**

**Many of the world's 26 million refugees spend years unable to provide for themselves or contribute to the local economy.<sup>5</sup>**

Providing access to labour market opportunities, both as entrepreneurs and as job seekers, is a critical first step to building truly inclusive societies.

Many refugees have the talent and resilience to build successful businesses, but they face unique challenges. They are often confronted by systemic barriers, social marginalisation, complex regulations, and an unfamiliar business environment. Most also lack the networks and access to finance that would enable them to turn their business dreams into reality. The For Refugee Start-Ups programme supports them with training and coaching, as well providing access to co-working spaces and financing, which help them to build new livelihoods in their host countries.

Since its launch, The Human Safety Net For Refugee Start-Ups programme has supported **more than 1,900 refugees in creating 296 start-ups and in finding 371 jobs.**

**Above all, the objective is to ensure that refugees with the skills and passion to be entrepreneurs are aware that their ambitions can be turned into reality.** The Human Safety Net For Refugee Start-Ups programme then provides them with the necessary resources. Our aim is to generate significant changes in the lives of refugees, and consequently, for their families and their communities as a result of creating new jobs and businesses. Inclusion through work is vital to welcoming them into wider society, which adds value to local economies and to each one of us.

<sup>5</sup> According to the UNHCR /United Nations High Commission for Refugees, there are an estimated 26.4 Million displaced people who hold refugee status globally in 2020. Source: <https://www.unhcr.org/60b638e37/unhcr-global-trends-2020>

## FOR REFUGEE START-UPS: OUR NETWORK OF NGO PARTNERS

The Refugee Strat Ups programme started with two partners in 2017 and has grown to a network of **16 partners operating in 17 cities in 4 Countries (Germany, France, Switzerland and Italy) in 2021.**



Total beneficiaries:

1,934

Partners:

16

Start-Ups created:

296

Countries:

4

Number of jobs created by or for refugees:

371



## OUR IMPACT

### Entrepreneurship

Participants are aware of different routes to socio-economic inclusion

74%

of participants have increased awareness about the start-up process

82%

of participants increased awareness about options and routes into employment

Participants have increased capacities to enable business creation and/or employment

77%

of participants are equipped with skills to become an entrepreneur

75%

of participants are equipped with skills to enter the labour market

Greater socio-economic inclusion of participants

85%

of participants have improved economic means

\* Participant questionnaires (self-reported data) and observations are the most common means of verification



"The most innovative societies and economies are, first and foremost, the most inclusive. Choosing inclusion means creating an ecosystem that encourages innovation and thus generates a collective intelligence that benefits society at large and a smooth ecological transition."

Benoît Hamon

CEO of Singa Global

SINGA



# KEY ACTIVITIES

## For Refugee Start-Ups helps refugees flourish as entrepreneurs and integrate into their host countries.

A recent study of the entrepreneurial ecosystem for refugees in Europe concluded that “newcomer entrepreneurs require dedicated support services to enable them to overcome their additional barriers.”<sup>6</sup> Our **11 NGO partners** offer entrepreneurs support in tailoring the principles and services of business incubation to refugee needs.

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**Since its launch in 2018, For Refugee Start-Ups has supported 1,278 entrepreneurs through four services that are proven to be essential to helping start businesses:**

**TRAINING:** refugees develop their business ideas through group training sessions on entrepreneurship skills (market research, business models, business registration) or vocational skills (e.g. catering, IT, tailoring). Partners also conduct employability workshops for those refugees that decide to pursue paid employment rather than start a business themselves.

**COACHING:** partners run one-to-one coaching and mentoring sessions to provide individual support to help develop the business and overcome barrier.

**CO-WORKING SPACES:** most NGO partners offer access to co-working spaces that provide new entrepreneurs with physical space as well as an inspiring community within which to learn from and support one another.

**FINANCING:** access to seed capital remains one of the most important challenges for refugee entrepreneurs, since many arrive without personal funds or credit histories.

## WHY REFUGEE ENTREPRENEURSHIP IS IMPORTANT

For refugees arriving in Europe, there are numerous barriers to full economic inclusion.<sup>7</sup> Entrepreneurship, for many, can represent a concrete way toward greater economic success and achieving their goals.<sup>8</sup> Creating a new business has the potential for both personal gains, and benefits for the community where the business is established. Refugees who decide to launch entrepreneurial careers are counting on their own skills and perseverance. This not only sparks great personal growth, but also often brings new resources, skills and value to both their host country and their country of origin.<sup>9</sup> The greater economic independence that comes from entrepreneurship and the related skills required for success, catalyses further growth and inclusion by creating more local jobs, putting more money into the local economy, and bringing greater innovation to local communities where the refugees establish their businesses.<sup>10</sup> Recently published evidence shows that migrant entrepreneurs in Italy supply essential business activities for urban

economies, (Mig.en.Cube Report, 2021). In other countries across Europe, there has been a marked shift in migrant entrepreneurship towards even more promising and innovative sectors, such as the ICT (Information and Communications Technology) and the FIRE (i.e. Finance, Insurance and Real Estate) sectors (Mig.en.Cube Report, 2021).<sup>11</sup>

This shift provides evidence of the potential growth if migrant entrepreneurs in Europe target a broader segment of the economy (Unioncamere, 2018a), (Entreprendre, 2021; Atelier Parisien D'Urbanisme, 2016).

- 7 OECD (2019), "Policy brief on refugee entrepreneurship", OECD SME and Entrepreneurship Papers, No. 14, OECD Publishing, Paris, <https://doi.org/10.1787/70571d6f-en>.
- 8 Henrik Barth, Ghazal Zalkat, Refugee entrepreneurship in the agri-food industry: The Swedish experience, Journal of Rural Studies, Volume 86, 2021, Pages 189-197, ISSN 0743-0167, <https://doi.org/10.1016/j.jrurstud.2021.06.011>.
- 9 Noemi Sinkovics, A. Rebecca Reuber, Beyond disciplinary silos: A systematic analysis of the migrant entrepreneurship literature, Journal of World Business, Volume 56, Issue 4, 2021, 101223, ISSN 1090-9516, <https://doi.org/10.1016/j.jwb.2021.101223>.

<sup>10</sup> See note 3.

<sup>11</sup> Mig.En.Cube Report, 20221, available: <https://site.unibo.it/mig-en-cube/en/results>.

## MOHAMAD'S STORY

When Mohamad fled Syria, he had to leave behind the international fashion boutique he had built up in Damascus. After passing exams at the German Master School for Fashion in Munich, he joined a programme run by The Human Safety Net's partner Social Impact in Munich, which supported him in launching his new boutique, 'eliev.' However, just a year after launch, the Covid-19 global pandemic struck, which hit artisans and small shops particularly hard. The support he received to become a successful entrepreneur motivated him to pay it forward: Mohamad started a crowdfunding campaign to support Syrian artists in refugee camps in Jordan, where many are trapped, unable to support themselves. In recognition of this work, in September 2021 Mohamad was awarded The Human Safety Net Newcomer Award at the first ever Sustainable Impact Awards.

"Fashion is my oxygen - I cannot imagine my life without it. My wish for the future is to fulfil my dreams – not only for eliev, but also to work with the NGOs in the camps, employing other refugees in fair work around the world."



"My dream is to offer equal work opportunities to other refugees across the world."



Mohamad participated in the programme For Refugee Start-ups with Social Impact in Munich.

# OUR RESPONSE TO THE AFGHANISTAN CRISIS

The emergency evacuation of Afghan citizens from their country in August 2021 prompted rescue and asylum initiatives from various countries.

**As that was happening, The Human Safety Net's partners sprang into action, not only activating their local networks to support those who were arriving, but by coordinating with authorities and activists to help in the evacuation efforts.**

At The Human Safety Net, we believe strongly in the need for coordination across civil society to build systems for long-term inclusion of refugees in the European community. For this reason, we decide to support programmes for employability and entrepreneurship that serve refugees, we believe this is the key to promoting sustainable inclusion.

**The Human Safety Net is proud to support partners who so effectively responded to the urgent needs of their communities. We are determined to continue our efforts to support Afghanistan's displaced people in three ways:**



## THE STORY OF ABBAS AND SHAKIBA

### ABBAS

“It is very important to me to help people in need.”

“Everyone was surprised by the arrival of the Taliban and many people were in danger very quickly. Among my friends and family, there are many activists and journalists. There was no choice but to get them out. Participating in the evacuation effort was a very profound experience for me, full of emotions. I am proud to know that some of the people evacuated from Kabul are thinking about creating their own start-ups too.

The entrepreneurship programme with SINGA gave me great satisfaction, enabling me to do something that I am passionate about, but that also has a benefit for society. The SINGA incubator helped me start my business, Pizza Bobo, but also helped me to build a network, make strong relationships and improve my French language skills.”

### SHAKIBA

“It all happened very quickly; the world came crashing down so fast. I didn't expect to be asked to help with the evacuation. When I was called, I immediately said yes, without question, because it was a matter of saving lives.

Following the evacuations, towards the end of 2021, I applied to be part of the SINGA incubator with a new project: I want to create a place that keeps Afghanistan alive in Paris. Since my acceptance to the incubator programme, I am filled with hope about everything that my new business can build for the new arrivals from Afghanistan.”



SINGA

Both Abbas and Shakiba participated in the programme For Refugee Start-Ups with The Human Safety Net partner, SINGA, in Paris.

# SCALE-UP IMPACT



In 2021, as part of the second edition of the Scale Up Impact initiative, The Human Safety Net identified four additional high-potential programmes within its NGO network and provided them with both scaling grants and capacity development support to enable them to reach even more vulnerable families and refugees, nationally and internationally. Together with its NGO partners, The Human Safety Net implements a monitoring and evaluation process across all programmes.

The aim of Scale Up Impact is not just to support scaling plans. The intention is also to provide the NGO partners with a financial foundation which enables them to gain access to additional grant funding and support from other public and private organisations. **The Human Safety Net has invested €7 million since 2020, which has led to an additional**

**€2.9 million being contributed in co-funding from other organisations.** The Human Safety Net also provides Scale Up Impact recipients with capacity development support by Ashoka, a leading international network supporting social entrepreneurs worldwide. This is enabling programmes to expand both in scale and technical know-how.

In 2021, the following scaling grants were awarded to develop expansion strategies:

ORGANISATION	COUNTRY	GOAL
UNICEF Vietnam	VIETNAM	Multi-channel model to reach families in a variety of vulnerable contexts, in 15 provinces across the country
Rastimo Zajedno	CROATIA	Expand parenting program nationwide with Ministry for Demography, Family, Youth and Social Policy
Big Brothers Big Sisters	AUSTRIA	Expand mentoring reach 15x through digital platform
Tailwind Consortium	GERMANY	Merge five NGO partners and replicate the programme model in three new under-served regions of Germany



## SCALE-UP IMPACT: CROATIA CASE STUDY



**Rastimo Zajedno (Growing Up Together) is a leading NGO in Croatia whose mission is to support parents of young children through responsive and accessible parenting support programmes.** To broaden its impact, Rastimo Zajedno focuses on sharing knowledge by training other organisations to implement their programmes successfully.

Rastimo Zajedno has been a partner of The Human Safety Net since 2019. It was selected in the second cycle of the Scale Up Impact initiative to support the scaling of its 'Growing Up Together' programme, in partnership with the Croatian Ministry for Demography, Family, Youth and Social Policy. The Scale Up Impact support consists of grant funding, a capacity development package provided by The Human Safety Net's partner Ashoka, and funding for an external evaluation of the project.

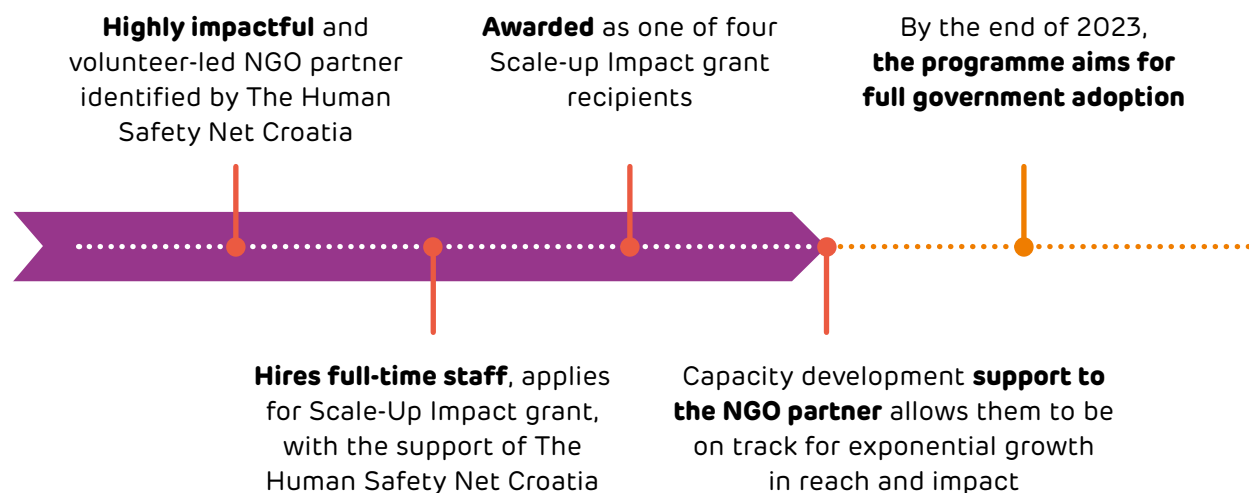
**All this enabled the expansion of a pilot programme co-designed with UNICEF, which is now being delivered in 85 towns and cities across the country.** The programme trains professionals working in government-run family centres which offer parenting support

programmes to families with children aged 0-6 years. It aims to foster the necessary skills and perspectives to create a positive environment for early child development.

In its first year of receiving Scale Up Impact support, Rastimo Zajedno has already seen

a **nine-fold growth** in its capacity to reach vulnerable families. This is thanks to a combination of local input and global support from The Human Safety Net. Rastimo Zajedno now has plans to expand by continuing to support more families nationally.

### SCALE-UP IMPACT TIMELINE





The first financial education courses in Indonesia

# CREATION OF NEW FINANCIAL LITERACY COURSES FOR PARENTS



A large proportion of the world's adult population struggles with financial literacy, according to the Standard & Poor's Global **Financial Literacy Survey**.<sup>12</sup> Young parents living on low incomes have the lowest financial literacy levels. The Covid pandemic has exacerbated their financial difficulties, making it even more important that parents have the knowledge and tools to make prudent decisions and cope with emergency expenses.

The Human Safety Net partnered with Aflatoun International, an NGO specialising in financial and social-emotional education for millions of children across the globe, to carry out a review of parenting programmes to find out how many included financial education. The resulting study, **"Financial Education in Early Childhood Development Parenting Programmes"**, was published on 28 October in a live webinar and showed that, while parenting programmes provided tips on nutrition, health and caregiving, very few provided financial education.

The Human Safety Net and Generali are exceptionally well positioned to bridge this gap, combining our expertise in supporting vulnerable families and financial management. **Working closely with UNICEF, The Human Safety Net developed new financial literacy modules that are specifically tailored to the needs of vulnerable families, covering topics such as smart saving, budgeting and borrowing money.**

During 2021, pilot projects using these modules took place in Italy and in Indonesia. In addition to traditional face-to-face delivery, the pilots also explored other delivery mechanisms (such as radio, TV, social media and text messaging).

The pilots also explored different ways to connect financial education with child welfare programmes.

Following trials, The Human Safety Net aims to integrate the financial education modules into its For Parents programme through its community of NGOs around the world.

The Human Safety Net's partnership with UNICEF was enabled through a joint contribution from Generali and more than 21,000 of its employees donating to WeSHARE, the Group's share ownership plan.



<sup>12</sup> Standards & Poor, Global Financial Literacy Survey: <https://gflec.org/initiatives/sp-global-finlit-survey/>



# SUPPORTING THE UNIVERSITY OF OXFORD TO EXPAND ACCESSIBILITY AND REACH OF PARENTING TIPS

During the COVID-19 pandemic all parents, but especially those living in vulnerable circumstances, have faced additional stress and anxiety.

Numerous studies have shown that young children who are living in stressful conditions are more likely to suffer from mood disorders, or addictions.

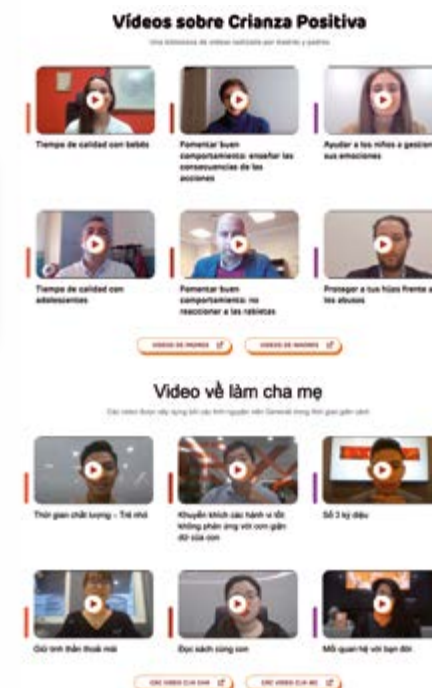
In search of a global initiative with a solution that could be rolled out quickly in many different countries, **The Human Safety Net established a partnership with the University of Oxford programme, Parenting for Lifelong Health (PLH). This provides a suite of open access, non-commercialised parenting programmes designed to prevent violence in low-resource settings.** The programmes were developed and tested in a collaboration between the World Health Organisation (WHO) and various universities around the world.



The PLH suite developed by the University of Oxford includes a series of parenting tip sheets, which have simple, empathetic and empowering messages to help parents improve their family relationships, look after their

mental health, cope with challenging child behaviour and manage routines and stress.

<https://www.thehumansafetynet.org/parentingtips>



## A GLOBAL HACKATHON

In 2021, more than 1,000 Generali employees took part in a global digital 'hackathon' to translate these parenting tips into 22 languages, enabling their rapid deployment across a wide variety of countries at the height of the pandemic.



Francesco

Italy

"I volunteered because it was a chance to make a tangible difference, offering our time and our skills. I was particularly impressed by the possibility of joining the open net, where things that would be impossible to achieve alone can now be accomplished together."



Windra

Indonesia

"I am very happy to have been involved and be a part of The Human Safety Net initiatives, including Hackathon - where we can bring together ideas and aspirations to make a positive contribution to our community."



Silvia

Italy

"Personally, I believe it was a great opportunity to give concrete support to families while also building The Human Safety Net movement in a wider context. In fact, thanks to the engagement with the University of Oxford, UNICEF and the WHO, we were able to amplify our support so much more."







**The PLH team at the University of Oxford won an **Impact Prize** in November 2021 from the UK's Economic and Social Research Council for 'outstanding social and economic impact' and its ability to mobilise resources at a global scale in response to the COVID-19 crisis and the ripple effects for families and children across the world.**

### THREE PILOT PROJECTS

PLH then developed two pilot projects with the support of The Human Safety Net teams in Malaysia and the Philippines, experimenting with different technologies to increase the reach of its parenting tips. These included sharing tips via text messages (ParentText), via an interactive online format (ParentChat), and ParentApp, a dedicated digital application. PLH also worked with The Human Safety Net's Country partners to adapt and roll out the parenting tips in their local languages and contexts.

Thanks to efforts such as these, the PLH global initiative has now reached more than 1 in 5 of those children who are thought to be experiencing violence worldwide.<sup>13</sup> Preliminary results from evaluations in the Philippines show very positive results, including children experiencing less emotional and physical abuse.



**4.7** MILLION

PARENTS AND CHILDREN REACHED IN **MALAYSIA** AND THE **PHILIPPINES**

<sup>13</sup> Centres for Disease Control and Prevention (CDC) Research Brief: <https://www.cdc.gov/violenceprevention/childabuseandneglect/vacs/onebillion-children.html#:~:text=Over%20half%20of%20all%20children,years%20%E2%80%93%20experience%20violence%20every%20year.>

# KNOWLEDGE SHARING TO EXPAND OUR COLLECTIVE IMPACT

**After four years of work focused on programmes for early childhood development and the inclusion of refugees through work, The Human Safety Net identified certain gaps in the evidence base underpinning the strategies of both its programmes.**

Understanding and bridging these gaps is crucial to defining how the next phases for both programmes should proceed. By looking closely at the results of our partners, the needs of beneficiaries, and drawing on the insight of an international network of experts we can improve the efficacy of our programmes and amplify our impact.

## FINANCIAL EDUCATION FOR PARENTS

While many parenting programmes provide tips on nutrition, health and caregiving, very few provide financial education. Moreover, few existing financial education programmes are tailored to the needs of families. The Human Safety Net has partnered with



Aflatoun International to review financial education elements in existing programmes for parents of young children. The study provides the basis for a partnership with UNICEF to develop and test a financial literacy training module, including topics such as “identifying sources of income,” “smart saving,” “budgeting,” and “borrowing money.” Pilots have taken place in Italy and Indonesia.

<https://www.thehumansafetynet.org/amplifying-impact/corporate-social-innovation/financial-education-for-parents>

## MAPPING EUROPEAN ECOSYSTEMS TO OVERCOME THE BARRIERS

Supporting entrepreneurship among migrants and refugees is an effective way to include them in local economies. This study mapped key actors supporting newcomer entrepreneurs in 10 countries in Europe (Austria, France, Germany, Greece, Italy, the Netherlands, Spain, Sweden, Turkey and the UK) collecting practitioners’ insights on current capacities and barriers and selecting good practices. The report highlights the opportunities to strengthen support for newcomer entrepreneurs both at ecosystem and programme levels.

<https://www.thehumansafetynet.org/stories-and-news/news/all/Refugee-Entrepreneurs-mapping-European-ecosystems-to-overcome-the-barriers>



# CONNECTING LOCAL VOICES TO GLOBAL CONVERSATIONS

## The Human Safety Net is always looking for ways to learn and share.

In 2021, members of The Human Safety Net's team participated in a number of panel discussions, presenting the Foundation's experience around the world on topics such as refugee entrepreneurship, parenting and corporate social innovation. The strong connection with highly focused NGO partners working in their local communities enables The Human Safety Net continuously to collect first-hand data in the sectors where it operates. Furthermore, being closely involved in all the projects, coupled with its global reach and its expertise in the world of financing and funding, ensures that The Human Safety Net also understands how things operate 'on the other side of the fence'. **This hybrid position is a strength The Human Safety Net wants to put to best use: elevating local voices and needs into global discussions, while at the same time bringing global best practices and trends back to share and discuss with all of its local NGO partners.**

JANUARY

### Study on refugee entrepreneurs in Europe

The collaboration with Impact Hub mapped the state of refugee entrepreneurship in Europe, defining concrete recommendations to build a more coherent path to support entrepreneurs.

MARCH

### THSN NetWorks 2021

The Human Safety Net's annual event focused on the 'Covid Renaissance', and supporting the 'hybrid' NGO revolution, facilitating exchanges of experience for all members of the community.

JUNE

### EVPA Collaborates for Impact

Participation in the European Venture Philanthropy Association (EVPA) to mobilise resources to contribute to the development of social organisations and business ventures.

OCTOBER

### CFE Global Summit on Refugee

**Entrepreneurship** The Human Safety Net was the primary partner of Europe's leading refugee entrepreneurship event, organised by the Centre For Entrepreneurs in London.

NOVEMBER

### Financial education for parents

Launch of the partnership with UNICEF, hosted by The Human Safety Net in collaboration with UNICEF and Aflatoun International, thanks to the support of WeSHARE.

### INSPIRE Conference

Regional conference organised by UNICEF and WHO where The Human Safety Net presented how it supports the development of parenting tips and the expansion of projects in Vietnam.

### EVPA Investors for Impact & C-Summit

Presentation of Scale-Up Impact strategy and activities in support of refugees.

### Ashoka Change Makers Summit

Presentation of The Human Safety Net's activities in two different sessions on companies as agents of change and refugee entrepreneurship.

# OPEN NET

## The Human Safety Net is a community acting together to amplify each partner organisation's impact.

From the outset, it has been conceived as an open network, delighted to welcome other like-minded institutions, companies and foundations who are willing to join forces in support of its programmes.

2021 has seen the arrival of important companies and organisations that have chosen to join the movement and dedicate financial and in-kind resources to amplify the impact of our programmes. **Partnerships represent a huge opportunity to co-create solutions, learn from each other, and pool resources to achieve the greatest potential for impact.**

Thanks to the following partnerships, The Human Safety Net has been able to bring additional pro-bono legal, technical, and other support services to the partner NGOs in our global network.

**Fondazione Italiana Accenture** has made its technology experts available to offer pro-bono consulting for The Human Safety Net's partner Mission Bambini, helping it to develop "Bambini Patapum," a platform for parents and children to help them play, learn and spend quality time together during the lock-down. This partnership aims to help an ever-increasing number of parents and children, as well as to make the digital platform available to other organisations and improve its accessibility.

**fondazione italiana accenture**

**Hogan Lovells** offered pro-bono consulting to some of The Human Safety Net's partner NGOs covering different areas of legal assistance, from contract drafting to governance and from privacy issues to professional liability. In Germany, their experts supported two participants in the "Business start-up for refugees" programme run



by the Aachen Community Foundation, while in Stuttgart, two tax law experts from Hogan Lovells are supporting SINGA. In the UK, a team of trainees and mentors based in the UK and South Africa have been advising the PLH programme of Oxford University through the HL BaSE Training programme on establishing a corporate entity in the UK and South Africa, including providing PLH with a range of corporate structure options.

**Cisco** has partnered with The Human Safety Net to create and launch a hub for digital skills education, both for refugee entrepreneurs and for refugees seeking employment in Germany. The hub is developed in collaboration with The Human Safety Net partner ReDi School and involves other stakeholders such as Steelcase and the City of Munich. Cisco's experts, through its Cisco Academy, are training refugees in digital skills, ranging from basic digital literacy to advanced programming and analytics.





Mareike  
van Oosting

Responsible Business Manager EMEA,  
Hogan Lovells

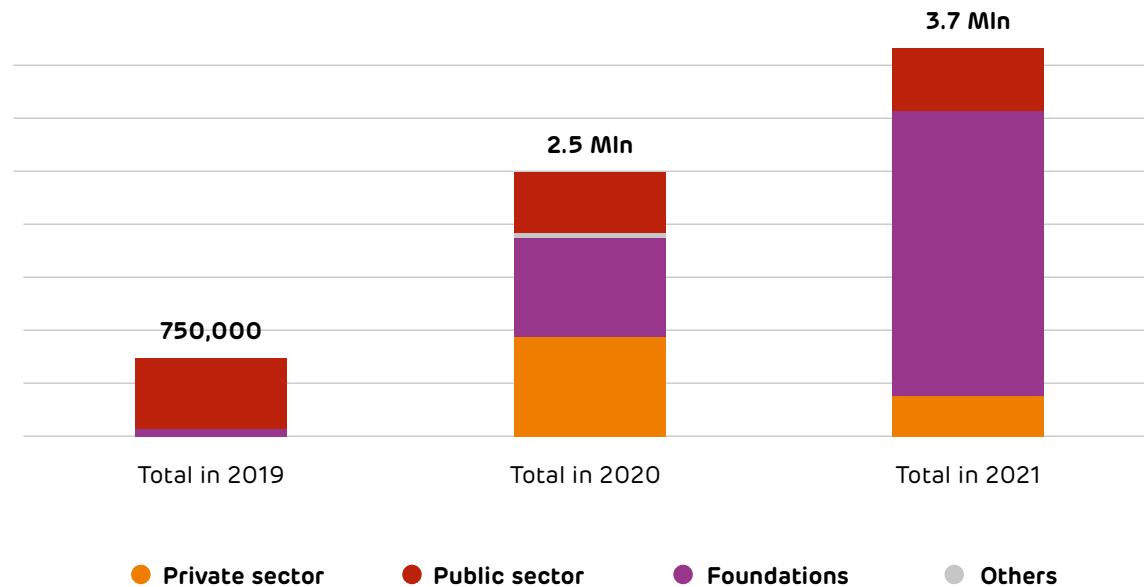
"Collaborating with the Human Safety Net is a great opportunity to use our legal skills in a meaningful way. Working with refugees and migrants and helping them to realise their business ideas is a fantastic way to foster social and economic inclusion."

Partnering with The Human Safety Net to financially support NGOs means not only leveraging the resources, reach and knowledge of our global network of local foundations and entities, but pooling due diligence methodology and outcomes made available from Generali and The Human Safety Net. Furthermore,

The Human Safety Net actively monitors programmatic outcomes and gives operational support to partner NGOs when needed; all this work is shared with co-funders, allowing all parties involved to invest in programmes while optimising monitoring and management costs.

€ 6,950,000

2019 - 2021 CO-FUNDING





**Partnership with social enterprise, Con i Bambini, allows us to double the number of family centres in Italy.**



In 2021, Con i Bambini decided to match the €1 million grant given by The Human Safety Net to the Centro per la Salute del Bambino, by providing an additional €1 million, multiplying the impact of the entire programme. With a total investment of €2 million, the objective is to reach an additional 7,200 parents and 6,000 children, bringing the programme model “Villaggio per Crescere” of Centro per la Salute del Bambino to 15 new sites, doubling its presence from 16 to 31 centres in the country. The programme will engage many types of stakeholders, including public city offices, and adds further co-funding from Cooperative Sociale Orsa and Associazione Porta Aperta.

**Partnership with ERSTE Stiftung, the largest banking foundation in Austria, supports the Scale Up of the Big Brothers Big Sisters programme in Austria.**



In 2021, ERSTE Stiftung decided to make a €30,000 donation to support the scale up of FAME, the project of Big Brothers Big Sisters, partners of The Human Safety Net and recipient of the 2021 Scale Up Impact grant. Thanks to this support, BBBS aims to expand its 1:1 mentoring program, which pairs adult volunteer mentors together with children living in difficult circumstances, across Austria. It also plans to use digital tools and governmental partnerships to dramatically increase its offering of mentorships, as well as workshops for parents and children.

**Collaborating with Schöpflin Stiftung to support economic inclusion of refugees and migrants in Germany.**

**Schöpflin** Stiftung:

The Human Safety Net has been collaborating with Schöpflin Stiftung, a leading Germany Foundation active in supporting labour market inclusion of newcomers, to fund Entrepreneurship Support Organisations active in providing the tools, resources and networks necessary for refugees to set up successful businesses in Germany. Schöpflin Stiftung has supported THSN partners with more than €316,000 in donations since 2017.

# GOING BEYOND JUST FINANCIAL SUPPORT

**In addition to the financial contributions, the global Foundation offers additional forms of non-financial support to NGO partners,** tailored to the needs of each organisation. At the start of a new partnership, we share our common framework for measuring our collective impact, which helps build capacity to ensure we can measure the long-term outcomes of all projects.

Furthermore, we offer our global volunteering platform to all partners, as an opportunity to support the organisational development of partner NGOs or collaborate on projects to directly support families and refugees.

In 2021, we launched a shared platform for fundraising that allows us to streamline employee giving to NGO partners, and offered support to The Human Safety Net Country teams in formalizing the non-profit status of their local foundations to further incentivise employee giving. For partners with specific needs, we mobilise our global and local networks of business partners to find pro-bono support to respond to specific requests.

A circular portrait of a man with short dark hair and a beard, wearing a dark suit, white shirt, and blue tie. The portrait is surrounded by three curved, overlapping lines in purple, orange, and red.

Gregor

Austria

"For a few months now, I have had the privilege of accompanying a young boy, Thomas, as his mentor with Big Brothers Big Sisters. A lot has happened during this time. For me, the time I spend with my mentee Thomas is precious. Seeing the world through the eyes of children and gaining this new perspective changes my view of the world."

**To maximise the participation of volunteers in our programmes and deliver the highest positive impact, The Human Safety Net has three types of volunteering:**

**Professional skills volunteering:**

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

**Programme 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.

## A GLOBAL COMMUNITY OF 500 AMBASSADORS TO AMPLIFY OUR SOCIAL IMPACT

**We welcome all forms and all levels of engagement from The Human Safety Net's volunteers, because even just one hour can have an impact on people's lives.**

To welcome the people who are willing to commit the most, Generali has built a community of up to 500 employees and agents who are willing to engage for one full year as Ambassadors for The Human Safety Net in their countries.

Each Ambassador commits to driving activities and engagement with The Human Safety Net in their Country with a single objective: to amplify our impact.

I am very proud to have been part of this journey as a The Human Safety Net Ambassador and of how, through many small initiatives, we are making a large collective impact. It feels great to belong to such an extraordinary and passionate group of people from across the globe."

Federica

Italy



As one of many initiatives launched around the world, The Human Safety Net's Ambassadors in Italy partnered with **Genagricola**, Italy's largest agricultural company, to create TheNet, a special wine which will be sold to raise money for the For Families programme in Europe.

# GLOBAL CHALLENGE 2021

**In June 2021, The Human Safety Net launched the first edition of its Global Challenge, a fundraising event designed to be the biggest annual volunteering activity for Generali staff and agents all around the world.**

Over a period of two weeks, Generali employees and agents from 23 Countries volunteered to complete a multitude of different challenges, either on their own or in teams.

**All of the challenges had a single objective: to raise as much money as possible, enabling The Human Safety Net to continue to expand its programmes in the Countries where it operates and support more and more vulnerable people.** The Global Challenge epitomises one of The Human Safety Net's key principles: leveraging the power of a global community, all sharing the same goal.

A live counter displaying the total amount raised was created on a dedicated online platform, which was available in more than 20 languages. All of Generali's employees or agents were invited to participate, either by taking part in one of the challenges organised in their Countries, or by initiating their own fundraising activity. The first edition of the Global Challenge demonstrated how extremely connected and engaged Generali people are with The Human Safety Net's mission.

**More than 3,500 people joined the Global Challenge and together they raised more than €240,000.**

The money raised was directed to 19 different projects, designed with our community of NGO partners with the objective of delivering quick and long-lasting impacts for the people supported by our programmes. Some examples of projects supported by the funds raised: distributing bicycles to families involved in the programme to enable them to get to work or school more easily; establishing a summer camp for 210 children from the



For Families programme; the purchase of a food truck to support a refugee entrepreneur launch their new business. Following the success of this first edition, a second edition of the Global Challenge is planned for June 2022.

## The Human Safety Net in action



"We created a virtual marketplace for the Global Challenge, where employees could buy and sell clothes and other items, then all the proceeds went to families and refugees. We raised over €7,000 with this activity."

Eric

Germany

"I am very proud to say I contributed to the fundraising campaign that raised €17,000: with these funds, we have expanded access to a digital education to vulnerable children when they cannot be present in class."

Harsharan

Malaysia







Khatere, Switzerland

# CORPORATE SOCIAL INNOVATION

**Being a part of the Generali Group allows The Human Safety Net to act on a global scale, drawing from resources and colleagues from every branch of the company.**

Generali and The Human Safety Net found new ways to create synergies between the activities of the Foundation and those of the Group. In this way, The Human Safety Net carries forward its mission of social impact as an integral component of the sustainability policy of the Group.

In 2021, The Human Safety Net launched two new projects to promote innovation and social inclusion. The objective of the Foundation has been to elevate the talent and resources from within Generali, combining them with our network of NGO partners to amplify positive social impact in the communities in which we work.



**Generali Vitality is a health and wellness programme that rewards members for every step they take towards a healthier lifestyle, incentivizing them by turning their points into vouchers.**

In 2021, members were first offered the chance to donate their "Active Rewards" points to The Human Safety Net as part of Vitality's commitment to generating positive social impact, resulting in members **donating more than 18,000 vouchers earned, with a total value exceeding €80,000.**

Already available in Germany, France, Austria, Spain and Italy, the Vitality programme will be expanded and launched in the Czech Republic and Poland in 2022. Generali and The Human Safety Net will continue to explore new ways to integrate the Group's core business activities and resources in socially impactful areas of work.



# SUSTAIN & GROW: AN INCUBATOR SUPPORTED BY YOUNG 'FUTURE OWNERS'



**This year, The Human Safety Net, in coordination with Group HR Talent Management, has developed Sustain & Grow,** a six-month innovation journey involving 30 talented young colleagues around the world, as part of Generali's wider "Future Owner" programme.

As part of Sustain & Grow, the 30 'future owners' worked together incubating five social projects, two of which were to create business cases for new social insurance products for Generali, and three to develop new business models for The Human Safety Net's partner NGOs.

In 2022, Sustain & Grow's second edition will be launched, building on the success of the first, with a further round of innovative solutions for NGOs and Generali Business Units to be created by talents from across Generali Group.

## The five projects in 2021 were:

- to streamline, consolidate and increase revenue streams for SINGA in France;

- to create a business case that supports the launch of an insurance product for vulnerable families with young children in Serbia;

- to develop a sustainable business model for AÇEV's First6Years parenting app in Turkey;

- to create a business case that supports the launch of a socially inclusive insurance product for refugee entrepreneurs in Germany.

- to identify new activities that could enhance the economic sustainability of the Centro per la Salute del Bambino in Italy;



### CASE STUDY: A MODEL FOR INCLUSIVE INSURANCE IN SERBIA

A feasibility study was completed and a concrete proposal for an inclusive insurance product was developed by Sustain & Grow participants for the Serbian market. The proposal includes a health insurance product, funded by local municipalities, which could offer health insurance to vulnerable families with young children.

Often if a child has a disability, public healthcare is either unavailable or not sufficient. This proposal from the Sustain & Grow team for a new community insurance product, which is designed to be non-profit, offers health screening for children – often when they are participating in parenting classes – and then provides coverage to help with healthcare costs if needed, including coverage for specific disabilities or disease.

Alexandra  
Switzerland

"Growing and simultaneously helping someone else to grow was the motivational driver for me to participate in Sustain & Grow.

I was excited to see how we as Generali can support social innovations and target vulnerable communities through our core business. During this six-month innovation journey, I gained many insights about the social components when combining protection with relevant services and support.

It was impressive to see the long-term benefits a social insurance product can have on individual fates. Personally, I have three key takeaways from this experience: listen to people's needs, live the trial and error method and stay determined no matter the obstacles."



# SOCIAL IMPACT INVESTING

**Impact investing is an investment strategy that aims to generate positive social or environmental effects in addition to financial gains – mobilising existing investment capital to make a much larger social impact.**

**Impact investing has a global market share of US\$ 715 million (GIIN 2020 Annual Impact Investor Survey).**

The work of The Human Safety Net was spurred by the launch by Generali of its first international programme dedicated to social impact investing.

**As part of a pilot project, Generali has invested €22 million in two leading impact funds – Impact Growth IV and Raise Impact – both of which invest in social enterprises across Europe,** focusing on a wide range of issues, including health, education, employment and renewable energy.

**In addition, in July 2021, Generali France launched a dedicated impact investment arm, Generali Investissement à Impact, together with INCO Ventures, a leading fund manager.**

This €13.5 million fund invests in companies that help integrate refugees, as well as those which improve the lives of the most vulnerable families and children through access to education, health, food and housing.

For The Human Safety Net, social impact investing is a way of mobilising investment capital above and beyond its philanthropic resources. Because it is complementary to the grants given by The Human Safety Net, it is a strategy that unlocks human potential on a far greater scale. It allows to grow beyond the notion that social and environmental challenges should be met only through philanthropic funding, and that investments should only focus on financial returns.



## GLOBAL PILOT FOR SOCIAL IMPACT INVESTMENTS

### € 22 million allocated in two external funds:

- **RAISE Impact** is an institutional fund tied to the Fondation de France that invests in social enterprises in various sectors (in particular, circular economy and social inclusion), and aligned with the interest areas of The Human Safety Net, such as newborn nutrition and platforms for parents (€12 million)
- **Impact Growth IV** is a French fund manager with a strong track record. It started to invest in activities that create job opportunities in the peripheries of French cities (including jobs for migrants and refugees) and is expanding in Europe (€10 million)

### € 13,5 million allocated to internal funds in Generali:

- The unit-linked fund, **Generali Ambition UL fund** with €200 million invested, was transformed into a solidarity fund thanks to new legislation. The fund will invest up to 10% in social impact investing.
- Collaborating with an external fund managed by **INCO Ventures** to manage impact investments under a new vehicle, "Generali Investissement à Impact", which will invest in social business that support refugees, migrants and vulnerable families, aligned with The Human Safety Net programmes.

**Total: € 35,5 million** invested in 2021



"Thanks to this project, Generali Investments starts exploring social impact investing by selecting and overseeing the funds management for Generali's Foundation. As an international platform of different investment capabilities, we're strengthening our focus on investments which can combine financial performance with attention to environmental, social and governance aspects. We believe our industry can drive investments that can truly transform our societies, by supporting communities and the society at large with initiatives on energy transition, healthcare, infrastructures and digitalisation."

Filippo Casagrande

Head of Insurance Investment Solutions,  
Generali Group, Assets & Wealth  
Management Business Unit

# OUR NEW HOME IN VENICE

During 2021, the restoration of the Procuratie Vecchie, the new home of The Human Safety Net in St. Mark's Square in Venice, was completed.

In the spring of 2022, for the very first time in its 500-year history, this iconic building will open its doors to the public, welcoming in Venetians and visitors alike.

The Human Safety Net's new home will be a place with a strong and resonant identity, a venue that people can keep returning to, but above all, a space where people can meet to share ideas and then put them into action. Our new home embodies all the ideals of The Human Safety Net. It symbolically bridges the gaps between open and closed spaces, ancient institutions, social issues and future challenges.

**Visitors to the building will be taken on an interactive journey**, where they can discover their personal strengths and how best to use them. They will also discover some of the challenges faced by the most vulnerable people in society – and how The Human Safety Net's programmes are supporting them.

The building will be a venue for dialogue and engagement, where like-minded people, organisations and companies can meet, share their goals and create new partnerships.

**It will be a window onto the world and an amplifier of the issues that The Human Safety Net works on**, with the potential to reach a much wider public by leveraging the city of Venice as a global hub.







# 500 YEARS OF HISTORY IN THE HEART OF THE CITY

## The Procuratie Vecchie is one of the most remarkable buildings in St Mark's Square.

The imposing building, along the entire north side of the square, was designed by the architect Bartolomeo Bon and later by Jacopo Sansovino in the first half of the 16<sup>th</sup> century. It established the classical style adopted by later developments on the square.

The building's name comes from its original use as a home and office for the Procurators of Saint Mark. These were the most important officials of the Republic after the Doge, and the position was usually awarded to notable men at the end of a brilliant political career.

**The Procuratori were responsible for the administration of the St. Mark's Basilica, as well as for looking after the poor and the orphans in Venice and the execution of wills. They did not receive a salary, but instead they had the privilege of being allowed to live in St Mark's Square for the remainder of their lives.**

When it was first constructed in the 13<sup>th</sup> century, the Procuratie Vecchie was a one-story structure above a long ground-floor arcade.

A fire in 1512 caused part of the façade to collapse and city officials decided to rebuild it as part of the vast city renovation programme of Doge Andrea Gritti, called the *renovatio urbis*. This transformed St Mark's Square from a medieval town centre into a Renaissance city forum in the classical style. At various times in its long history, the building has played host to apartments, shops, restaurants and coffee houses – and notably the *Casin dei nobili*, a clubhouse for Venetian nobility. Shortly after Generali was founded in Trieste in 1831, it established its headquarters in the Procuratie Vecchie. For many years, Generali carried out its operations in Italy from this prestigious location. The company also acquired additional parts of the building in the 1930s and 1940s, making improvements to the historic building despite the difficulties of the war years. The beautiful rooms of the Procuratie Vecchie were home to Generali's head office for Italian operations for much of the 20<sup>th</sup> century, until the requirements of modern logistics necessitated a transfer mainland to Mogliano Veneto in 1989. In 2017 it was announced that David Chipperfield Architects won the international Call for Ideas to lead the renovation project

for the Procuratie Vecchie. This ancient and iconic building has now come full circle from its original Renaissance mission to help the vulnerable of Venice – and it will now fulfil these ambitions on a global scale.





## THE RENOVATION

**The renovation of the Procuratie Vecchie, carried out by David Chipperfield Architects, has restored one of Venice's most beautiful buildings to its original splendour.**

The commission was both to renovate, unpick and make sense of generations of modification and practical adaptation, as well as to bring the buildings into a more engaged relationship with the city.

**The project was not defined by a single concept or architectural gesture, but by a series of interventions that addressed the complexity of the work.** These included the restoration of the first and second floors, the reorganisation of accessibility and usability of the building through the inclusion of new staircases, and the renovation of the central pavilion on the third floor, with access to the raised courtyards, to the exhibition spaces open to the public and linked to The Human Safety Net, as well as workspaces and an auditorium.

In the interventions, ancient and traditional local construction techniques, as well as local artisans were engaged for flooring, walling and ceiling using local styles of *pastellone*, *terrazzo*

*alla veneziana*, *marmorino* and *scialbatura* at lower levels, but also *cocciopesto* and *cotto* at top level, with the intent not to impose but rather to inherit, completing what has been there for centuries in a singular whole.

David Chipperfield says: **"In adapting the building to accommodate a more public programme for The Human Safety Net, we are continuing this story of its evolution, carefully balancing new infrastructural requirements with restoration and refurbishment of the historic fabric. The project is driven by the dual ambition of reunifying the building as an architectural work and reinstating its role as a place of work, meeting and discussion for the city."**

The work on the building itself was preceded by the restoration of the Royal Gardens, also supported by Generali, which brought this beautiful green space overlooking the Saint Mark basin back to the verdant paradise that it once was.



David Chipperfield



# A WORLD OF HUMAN POTENTIAL

**The Human Safety Net's mission is to unlock human potential: it is a global network of people helping people.**

Whether they are children who need to live in a protected and stimulating environment to develop their talents to the full, or refugees who want to become entrepreneurs and launch their own business in their new host countries, the development of human potential is at the heart of everything we believe in at The Human Safety Net.

**This is why human potential is at the heart of the permanent exhibition in The Human Safety Net's new home. This is not a traditional exhibition. Rather, it is an interactive journey, an immersive experience to discover one's strengths.**

Visitors will be able to understand and connect with their personal potential by exploring their own character strengths, while also enabling them to see the best qualities in the people around them.

**The exhibition also offers a personalised experience of The Human Safety Net, its purpose and its work with disadvantaged people.** The aim is to encourage visitors to engage with The Human Safety Net's activities and its mission – then, if they wish, to join the global movement.

Alongside the exhibition, another space, the Art Studio, will be dedicated to temporary exhibitions where different artists who are active in the social field will be able to display their works, connecting with the values of The Human Safety Net and offering visitors the opportunity to reflect on issues of social inclusion through the language of art.



# AN IMMERSIVE JOURNEY TO DISCOVER OUR PERSONAL STRENGTHS

Designed by Orna Cohen, the founder together with Andreas Heinecke of Dialogue Social Enterprise, the new exhibition in the Procuratie Vecchie offers visitors an immersive and interactive journey that helps them understand and connect with their personal potential by exploring their own character strengths, while at the same time enabling them to see the best qualities in the people around them.

The exhibits are all based on the Values in Action (VIA) methodology, a measurement system that was developed using recent research into positive psychology, in particular the work of Martin Seligman.

The VIA system provides a classification of 24 strengths based on six universal virtues: wisdom, courage, humanity, transcendence, justice and temperance.

The exhibition space will explore 14 values, chosen for their potential and, in particular, their ability to create a connection between the visitor and the values carried by The Human Safety Net: **hope, creativity, curiosity, honesty, perseverance, social intelligence, love and kindness, gratitude, appreciation of beauty, leadership, teamwork, courage and humility.**

Towards the end of the exhibition, visitors are able to meet some of the people who are helping people. They will also experience the power of collaboration and discover the world of potential when strength and purpose combine. Finally, should they wish, they can also become a part of The Human Safety Net's global movement too.

Orna Cohen, Co-Founder and Chief Creative Officer of Dialogue Social Enterprise who curated the exhibition, says: **"The exhibition offers a rich basis to take visitors on a journey from 'me' to 'we.' First, they discover their own strengths; then they recognise strength in others; and finally they come to an**

**understanding of how individuals flourishing and achieving can create a collective good, as it is done at The Human Safety Net."**

**"The design of The Human Safety Net's home – say Ico Migliore and Mara Servetto, curators of the interior design - is characterised by the lightness with which it relates both to the city of Venice, an emblem of strong cultural identity and hospitality, and to the historic Procuratie complex that hosts it. And it is equally focused on inclusion and accessibility, central themes in the development of the project."**



# THE HUB: DEVELOP AND DESIGN

One of the most important elements of The Human Safety Net's mission, which cuts across all our activities, is the network support we provide to our partner NGOs and to the refugee entrepreneurs we help set up their own businesses.

**We do this by creating initiatives and programmes that are designed around their needs and which are aimed at making these organisations and businesses stronger, giving them the tools they need to evolve and flourish.**

**This part of our work finds its natural home in "The Hub," a central communal area on the third floor of the Procuratie Vecchie. The Hub is designed to be a space where different working groups develop new programmes and initiatives. It is also where all the inputs and innovations coming from our network**

are collected and discussed, not just by The Human Safety Net's teams, but also by our NGO partners, programme beneficiaries and the volunteers engaged who contribute to our programmes.

**The Hub is where they can all meet up and work together, with a common purpose.** By meeting, sharing, connecting, developing and collaborating, the aim is to accelerate the growth and impact of The Human Safety Net's programmes all around the world.

Ad hoc programmes will be created for the Hub, in collaboration with Generali and other organisations, to generate new ideas and initiatives, as well as for nurturing promising programmes and ventures in social entrepreneurship, social inclusion and social impact.





# THE HALL: ADVOCATE AND AMPLIFY



**The Human Safety Net wants to contribute to the growing global conversation on issues such as social inclusion, social impact and sustainability.** We are part of a global network of organisations active in these sectors and we take every opportunity to share our work and learn from each other. Advocating, networking and amplifying are part of our mission, because we believe that the whole is greater than the sum of the parts.

**Inside The Human Safety Net's new home in Venice, 'The Hall' is a state-of-the-art auditorium designed to become one of the convening points for this global dialogue.** The Hall was created to be a venue for international symposiums, congresses and events that have sustainability and social inclusion objectives at their core. It will be an open space for debate in the field of social innovation and we very much look forward to welcoming all The Human Safety Net's NGO partners, as well as other organisations working on these challenges around the world, inspiring speakers and experts.

The Hall will be a place that nurtures social impact for a sustainable future, as well as a gathering place for the city of Venice. It will offer a warm welcome to all Venetians, supporting the city's vibrant cultural and social life in collaboration with local institutions and cultural bodies so that the Procuratie Vecchie can become a truly open, nurturing and stimulating place for both the local and the global community.

**"The home of The Human Safety Net - says Davide Rampello, Artistic Director of the space - will change the permeability and practicability of the entire district and will spur a more vital, dynamic and humane urban environment in Piazza San Marco.**

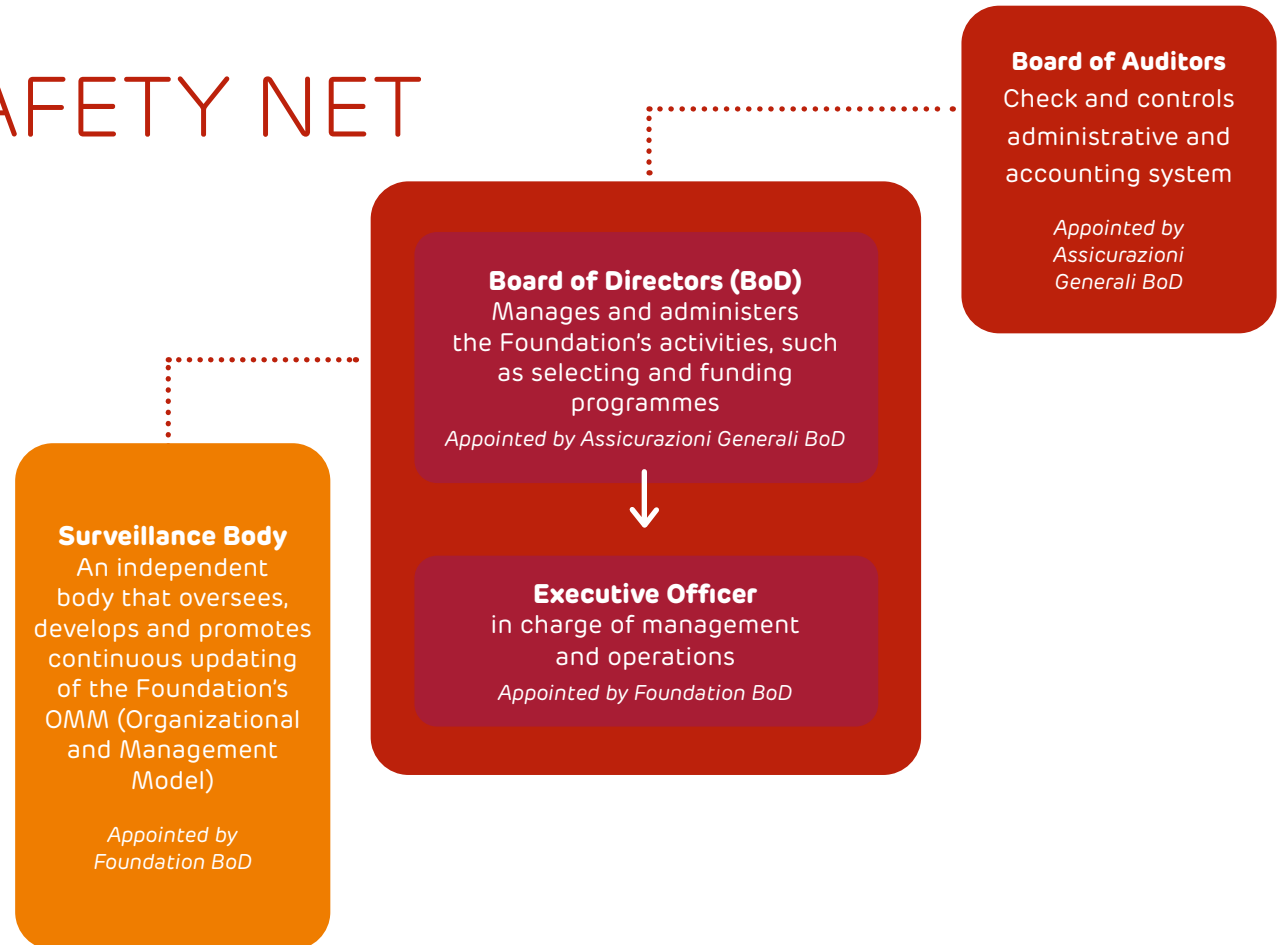
A program of cultural activities and initiatives will be designed in order to valorise and promote the space by providing a varied and multidisciplinary thematic schedule capable of stimulating, entertaining, involving and attracting the target audience not only to the Foundation's context and to its multiple areas of interest, but also to the landscape and to the sociocultural perspectives of the city of Venice."

# DISCOVER THE HUMAN SAFETY NET

The Human Safety Net is managed through a foundation established by Generali. The Foundation is responsible for funding programmes directly, as well as for supporting Generali's 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 defines its methodologies and approach. It ensures global coordination between its programmes and it 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 Business for Societal Impact Framework, collecting and analysing data to understand their performance and social impact.

The Foundation is a non-profit organisation registered under Italian law. It receives funds from Generali as well as from third parties. 100% of all donations go directly to the NGO partners of The Human Safety Net.



All overhead costs incurred by the Foundation are borne by Generali, including the team which is seconded from Generali.

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





## OUR PEOPLE

The **Board of Directors** is responsible for defining the Foundation's strategy and supervising its activities, such as approving partnerships, 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 appoints an **Executive Officer**, who is also in charge of management of the Foundation and its operations.

## BOARD OF DIRECTORS

Gabriele Galateri di Genola  
*Chairman*  
Aldo Minucci  
*Vice-Chairman*  
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Monica Possa  
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Massimo Romano

## SURVEILLANCE BODY

Raffaele Cusmai

## EXECUTIVE OFFICER

Emma Ursich

## OUR TEAM

A global team runs the Foundation's activities. In each Country where The Human Safety Net is active, local Generali teams work with partner NGOs to monitor programme implementation and drive internal and external engagement to support The Human Safety Net.

# RULES AND BEST PRACTICES

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

## CHILD AND VULNERABLE ADULT PROTECTION POLICY

This policy is designed to ensure that children and vulnerable adults who are involved with, or affected by The Human Safety Net, directly or indirectly, are protected from any form of abuse and exploitation. It also stipulates that The Human Safety Net's staff, volunteers, associates and partners commit to the highest requirements of safeguarding and protection from abuse, exploitation and discrimination.

## CODE OF CONDUCT

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

## ORGANISATION AND MANAGEMENT MODEL (OMM)

The Human Safety Net adopts an 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.

### PARTNER SELECTION

The Human Safety Net applies a robust selection process to every partner it decides to work with.

### DUE DILIGENCE

A complete and detailed due diligence is performed prior to selection, screening the organisation's track record, financial and organisational stability and reputation. Specific compliance controls are performed 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 experts in Generali's Head Office.

### EXTERNAL AUDITING

An external auditing firm, KPMG, has been appointed by the Foundation, on a voluntary basis, to audit the financial statements for 2020-2022.

### SURVEILLANCE BODY

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

### MEASUREMENT, EVALUATION AND LEARNING SYSTEM

The Human Safety Net has a shared impact measurement platform that allows the Foundation to track its global impact in a consistent manner all over the world, establishing a virtuous learning cycle with our partners.

# OUR JOURNEY

**2017** >

Selection of programme focus areas out of more than **300 ideas** submitted by Generali employees

< **2020**

Continued expansion in existing Countries, making a total of **56 partners**

Approval of restoration project for **The Human Safety Net's home**, The Procuratie Vecchie in Venice

**Scale Up Impact** – first four NGO partners take part in multi-year initiative to scale up projects at national level

First three Countries piloting fundraising, **26 co-funding partners** supporting 13 programmes

Launch of first impact investment fund: **Generali Ambition Solidaire**

The restoration of the **Procuratie Vecchie in Venice** is complete and The Human Safety Net prepares to move into its new home in spring 2022

Launch of two global initiatives: **Financial Education for Parents** with UNICEF and **Parenting for Lifelong Health** initiative with the University of Oxford

**For Families & For Refugee Start-Ups** programmes launched in first five Countries

**2018** >

Focus on launching new national programmes.  
**12 new Countries** join The Human Safety Net

Continued expansion of programmes to reach a total of **21 Countries** and **46 partners**

< **2019**

**First NetWorks** Annual Summit for 20+ partners, Generali Country teams and experts held in Venice

**2021** >

**61 partners** operating in multiple locations within the **23 active Countries**

**Scale Up Impact** – second group of four scaling projects which attract **€ 2.2 million** of co-funding

Corporate Social Innovation: **€35.5 million** of social impact investing and two pilots on development of inclusive insurance products (**Sustain & Grow**)

Launch of **Global Challenge** in 23 Countries engaging employees and agents of the Group to support 19 NGO partners



# INTO THE FUTURE

2022

While the pandemic continued to create huge hardships around the world in 2021, in some countries The Human Safety Net saw the start of a return to a form of normality. The lessons painfully learned in 2020 stood our global community and our programmes in good stead, as we continued to foster ever more resilience and started to build back better.

**In 2022, we will continue pursuing our goals, expanding our open net, creating new innovative social initiatives, increasing our volunteering and supporting more vulnerable people.**

Up to four NGO partners with high potential programmes will amplify their impact and their geographic reach thanks to the support of our Scale-Up Impact grant. We have 500 new Ambassadors – Generali employees and agents across the world – that will contribute to advancing our work.

**Our ambition for 2022 is to play an active role in contributing to the growth of the two social sectors that we operate in.**

At the regional level, the new European Social Economy Action Plan launched in December 2021, is paving the road for a more structured support to social innovators, vulnerable entrepreneurs and start-ups. The Human Safety Net will take part in discussions throughout 2022, partnering with public and private stakeholders with the aim of directing efforts and funding towards more effective and inclusive programmes for refugees. Thanks to the past four years of working closely with our growing community of partners, we hope to use our voice to elevate the needs of our partners. At the global level, The Human Safety Net also aims to strengthen the collaboration with other major funders and social sector networks that operate in early childhood development, to align and pool resources for vulnerable families. We are proud to continue our collaborations with the University of Oxford (Parenting for Lifelong Health) and with UNICEF to expand access to these impactful initiatives, as well as further disseminate the

tools we co-created by coordinating with our local NGO partners across the world.

**And in 2022 our new home in the Procuratie Vecchie in St Mark's Square, Venice, will open its doors for the first time in its 500-year history to welcome the world.**

It will be the embodiment of The Human Safety Net's ideals, where visitors can discover their personal strengths and how they can best put them to use. It will be a venue for dialogue, where like-minded people and organisations can meet to share their goals, accelerate impact and create new partnerships. It will be our new window onto the world.

## **2021 Activity Report**

### **The Human Safety Net**

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