

# Open call for applications



Entrepreneurs for  
**Resilience Award**

Making healthcare financially accessible  
to low-income people



A photograph of two people riding a motorcycle on a dirt road. The driver is wearing a red helmet and an orange safety vest with a logo. The passenger is wearing a yellow helmet. The motorcycle has a license plate that reads 'AUDACITY OF HOPE'. In the background, there are utility poles, trees, and a building. A circular red overlay on the right side of the image contains text.

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

# Our vision

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

Many poor communities are disproportionately vulnerable to threats such as health issues, natural catastrophes and the effects of climate change. This can lead to defensive choices that are incompatible with taking the calculated risks required to plan, save, build and prosper.

Demand for affordable healthcare has increased along with the global population, and COVID-19 has only intensified the challenges of providing it. Health expenditures push an estimated 100 million people worldwide into extreme poverty every year. New approaches to financing healthcare are more urgently needed than ever.

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

# Key areas of support

The 2022 Entrepreneurs for Resilience Award focuses on innovative solutions that increase financial access to healthcare in low-income communities. More specifically, we're looking for innovative, market-based solutions that:

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

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



# Eligibility criteria

- **Mission and purpose**

Applicants must have a strong social purpose and use commercial mechanisms to achieve sustainability and scale.

- **Target group**

At least 30% of the people served by applicants must come from poor to very poor communities. Applicants should have a deep understanding of the specific circumstances of the people they serve (eg barriers to using financial instruments to better manage their healthcare).

- **Geography**

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

- **Maturity**

Applicants must be formally established, serve at least 20 000 people and have the potential to reach at least 200 000 people in the coming three years. They should also be on a clear path to financial sustainability yet still require grants (or other support) to improve their business model, reach low-income households and/or attain full financial sustainability.

- **Innovation focus**

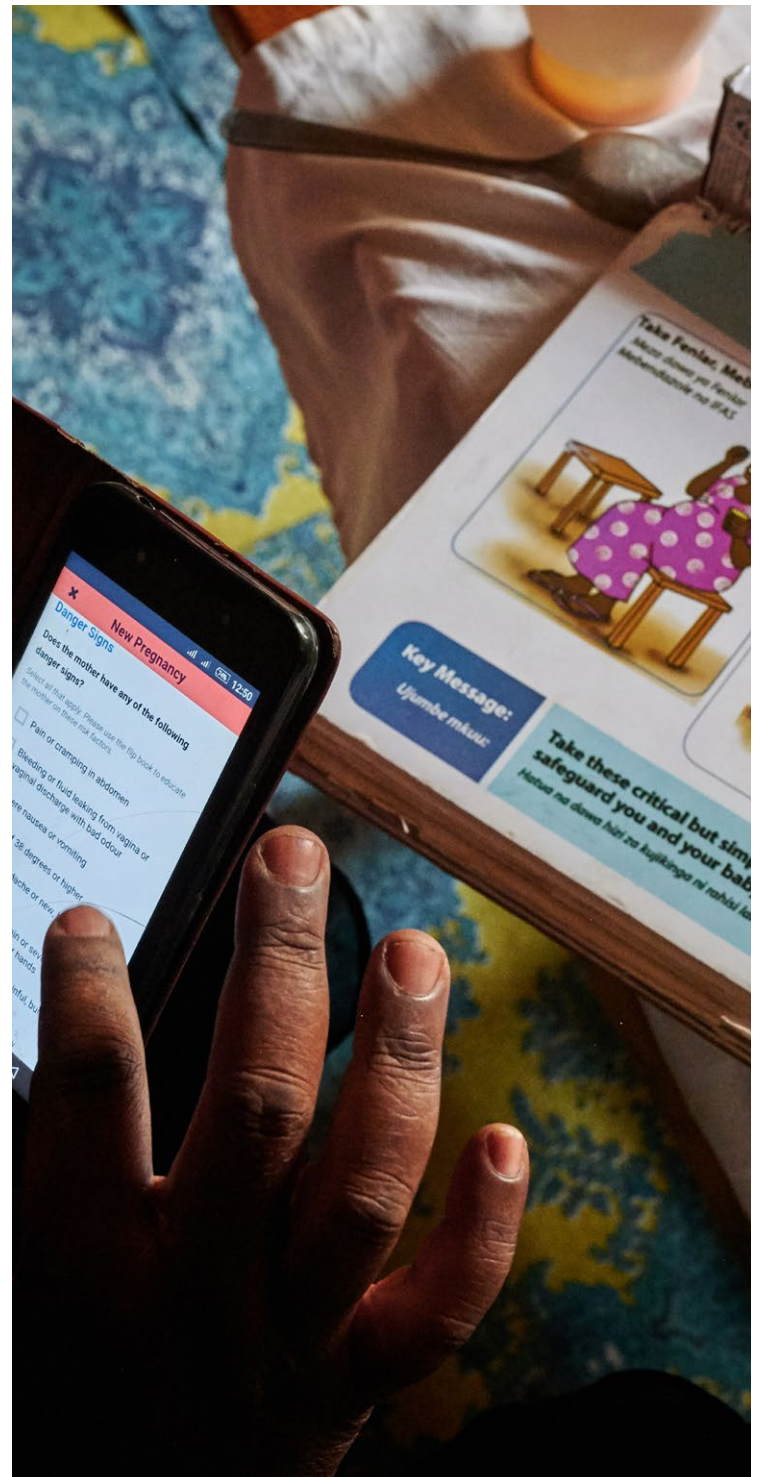
Applicants must display high levels of innovation in their product, service and/or delivery and use digital technology to deliver value to underserved populations at scale.

- **Outcome focus**

Applicants must explain in their application how the solution will positively impact its target beneficiaries and the broader ecosystem in which they operate, clearly articulating the outcomes to be achieved in the next two years. The strongest contenders will be able to demonstrate high levels of social impact and ideally to measure it in a reliable manner.

- **Legally compliant**

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



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## Award components

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

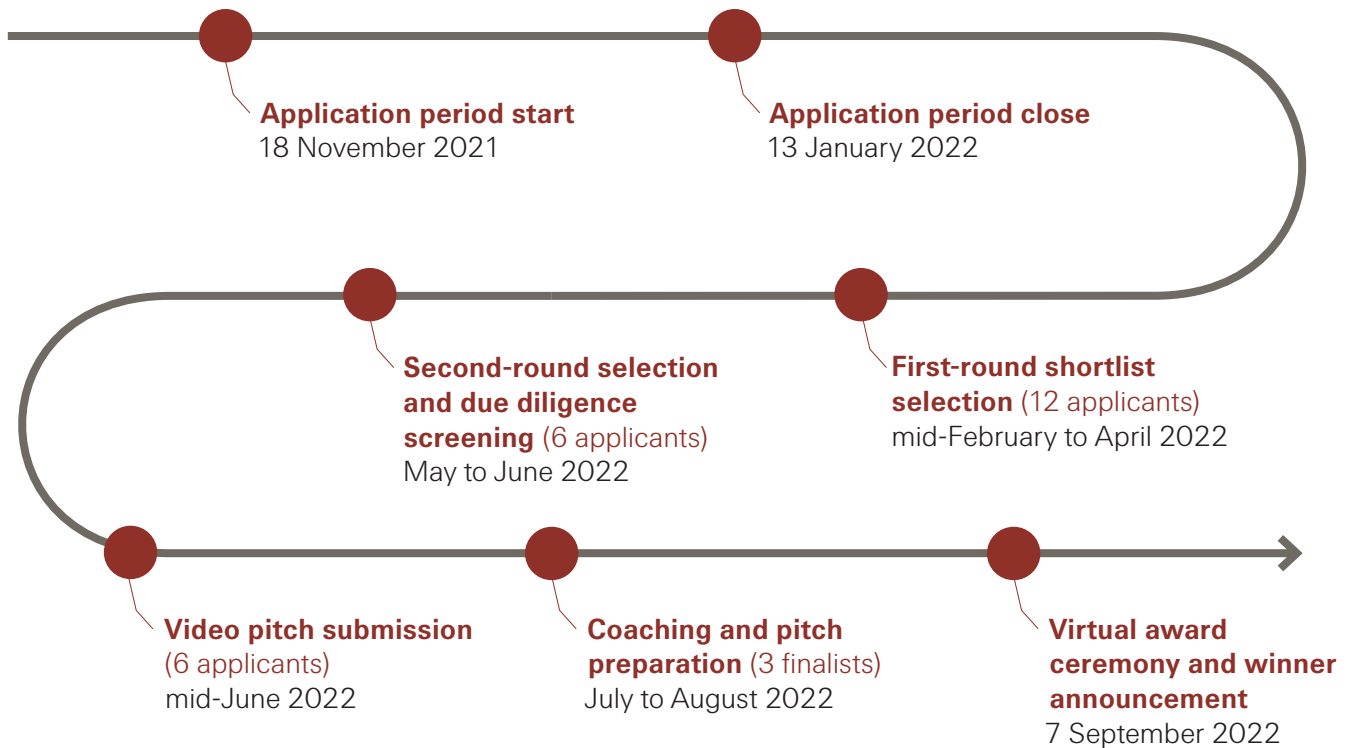
The winners of the Resilience Award and the People's Choice Award will be announced in September 2022.

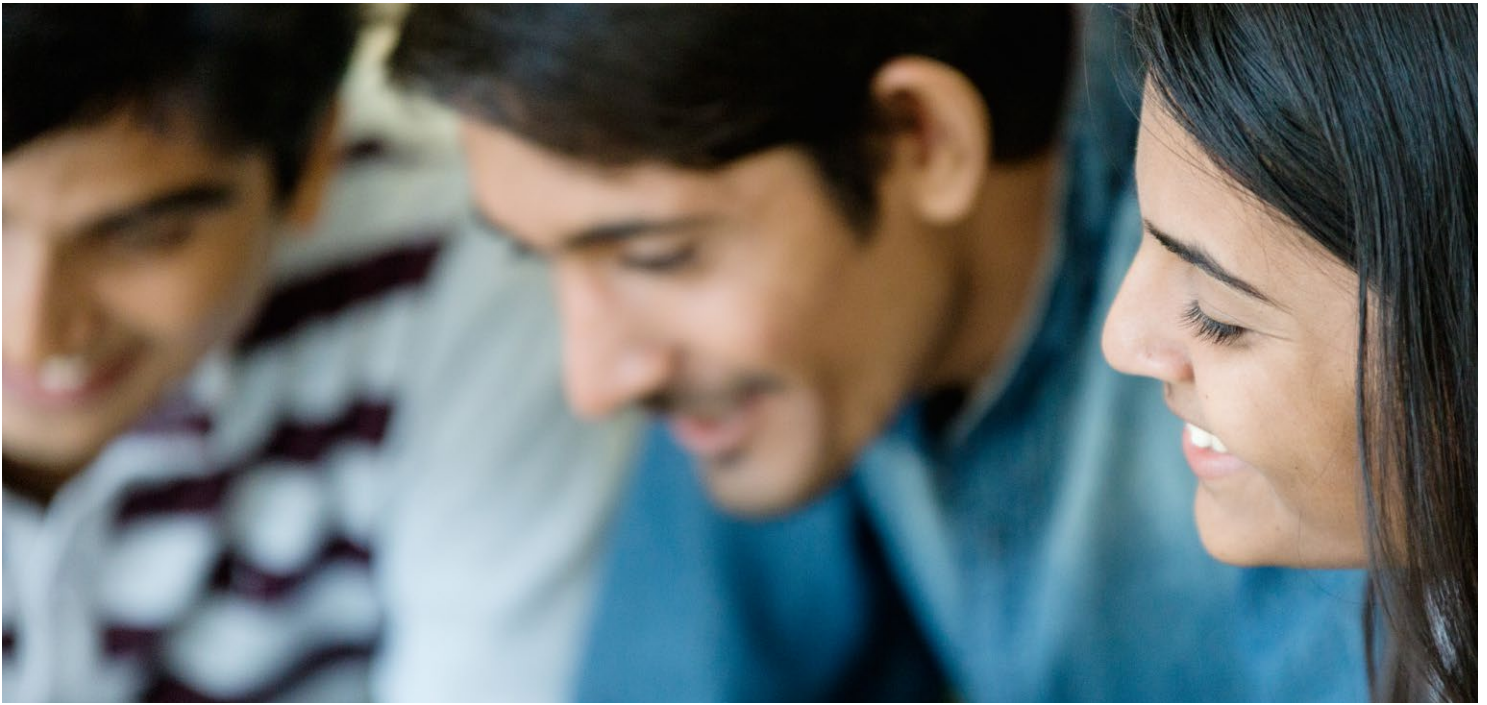


# Application process

The application period will be open from 18 November 2021 through 13 January 2022. Applicants are asked to complete the [online questionnaire](#) by 13 January 2022, 23:59 CET. Only applications submitted in English and before the deadline will be considered.

## Timeline





More detailed information about the ceremony will be published in due course at [www.swissrefoundation.org](http://www.swissrefoundation.org). If you have questions or need guidance, please contact us at [swissrefoundation@swissre.com](mailto:swissrefoundation@swissre.com).

### **Note on intellectual property**

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



## **About Swiss Re Foundation**

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

To learn more about us, visit:

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

Swiss Reinsurance Company Ltd  
Mythenquai 50/60  
P.O. Box  
8022 Zurich  
Switzerland

Telephone +41 43 285 2121  
Fax +41 43 285 2999  
[www.swissre.com](http://www.swissre.com)