











Ten Faces of Philanthropy



Swiss Philanthropy Foundation

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Foreword

Etienne Eichenberger
Chairman

Xavier Isaac
Treasurer

Philanthropy today is expressed primarily in the form of time, money or experience contributed by individuals for the greater good. Yet, as we all know, mobilising these resources is no easy task. Meanwhile, the needs seem to be increasing by the day. In many areas, governments have no alternative but to rely on private initiatives.

The purpose of philanthropy is not to resolve this dilemma, which continues to fuel intense public debate. Yet philanthropy is undoubtedly influenced by it.

For the past several years, we have been listening to people who have taken – or are planning to take – their first steps in the world of philanthropy, and who are looking for support and guidance along the way. Today, we shine a spotlight on a group of individuals who have helped to give philanthropy a new impetus, men and women whose humility, ambition and commitment are an inspiration to us all.

To mark the Swiss Philanthropy Foundation's 10th anniversary, we decided to recognise 10 initiatives that illustrate the many faces of contemporary philanthropy. We believe that a hosting foundation like ours exists to serve a cause rather than an interest. That cause is to help philanthropists achieve their objectives without compromising their principles, by hosting their philanthropy and

enabling them to function like a foundation, without the administrative burden that usually goes with it.

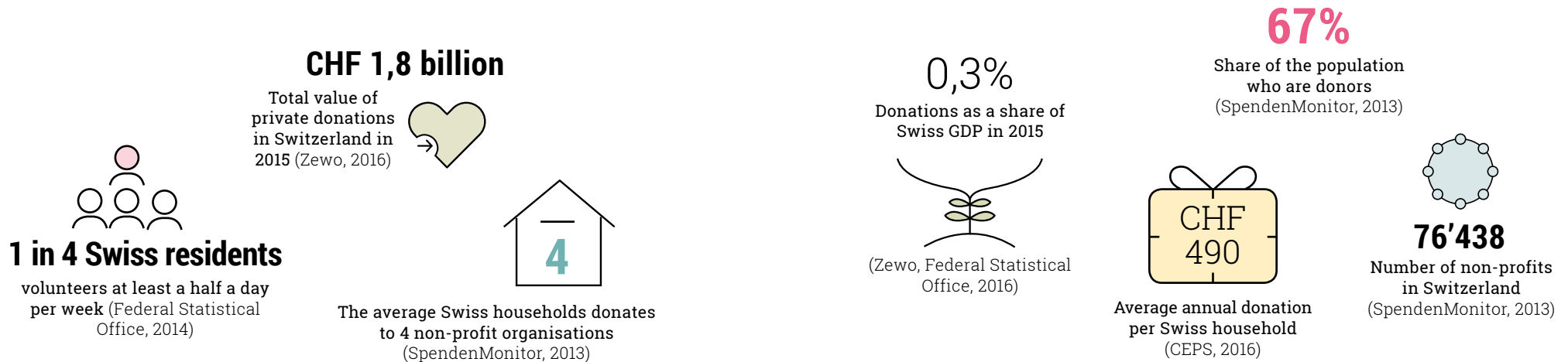
Nelson Mandela once said that our choices should reflect our hopes, not our fears. We hope that the many faces of philanthropy highlighted in the following pages will inspire you to examine your relationship with the world and commit to working for real and lasting change, whether as a family, as a business leader, with friends or when planning the final years of your life.

Finally, in the name of the Board of Swiss Philanthropy Foundation, we would like to express our profound gratitude to the recipients of this distinction for agreeing to tell us about themselves.

We hope you enjoy discovering their stories!



Generosity in figures ...



... and in words

By connecting millions of people, digital technology offers a unique opportunity to solve major problems.

Jonathan Normand, B Lab (Switzerland)
& Swiss Crowdfunding Association

Getting involved with philanthropy has been a deeply enriching experience for me. It has allowed me to meet some truly remarkable people, learn a lot, and confidently step out of my comfort zone. I believe that's the definition of a happy and meaningful life.

Antonella Notari Vischer, Member of the Board,
Womanity Foundation

Volunteering give meaning to my life. It allows me to get involved in projects that align with my values and try to build a better world. It's a deeply enriching personal journey that has opened me up to others and to the world.

Sylvie Manzini, Vice-president, Caritas Geneva

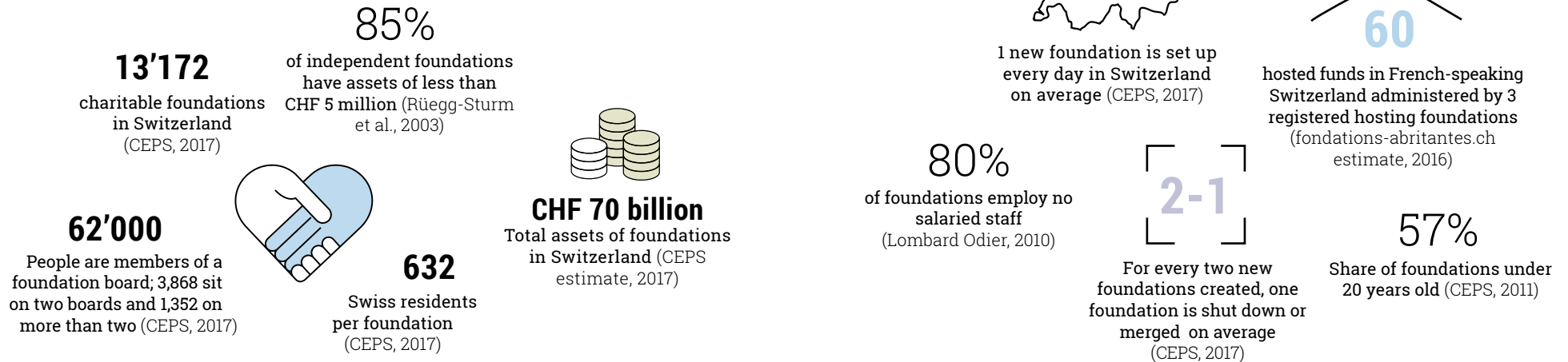
Be the change you want to see in the world.

Ariane Waldvogel, Director, Fondation Pro Victimis

Think about others, pay attention to the problems they face and help them find solutions to improve their daily lives.

Jean-Louis Carpentier, former President, Rotary Club of Geneva

Philanthropy in figures ...



... and in words

Whether emerging or sustainable, socially responsible investing is not only a source of satisfaction but also an imperative for responsible investors, and demand is growing rapidly. We are witnessing a real paradigm shift.

Ivan Pictet, Chairman, Fondation pour Genève

What holds people back is often the belief that you need a lot of money to get started. Founding Giving Women has been a constant learning experience. Every day, I meet extraordinary people whose drive and dedication are inspiring.

Atalanti Moquette, Founder, Giving Women

For me, philanthropy is an important tool of intergenerational transmission. It's a way of uniting a family around important values and enabling its younger members to become social entrepreneurs.

Alexis du Roy de Blicquy, CEO, FBN International

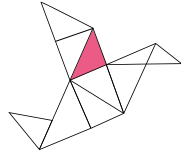
Every action, no matter how well intentioned, has to be approached with a level of prudence, intelligence and research that goes far beyond the intention to do good.

Allen Adler, CEO Adler Joailliers SA, Fonds Adler pour les femmes

New communication technologies have increased transparency and traceability, facilitating greater responsibility and boosting non-financial impact. This holds true for both investments and donations alike.

Fabio Sofia, President, Sustainable Finance Geneva

Uniting young philanthropists



An ambitious and connected generation of young philanthropists is exploring new forms of philanthropy. Striving for coherence and keen to reconcile their aspirations with their skills, they tend to oscillate between certainty and trial and error. Most become aware at a young age of the importance of philanthropy and the urgency of the needs. For these philanthropists, impact is as important as the causes they support. They are exploring new ways of identifying and implementing projects that will have a lasting impact. Connecting through social networks, these digital natives are open to all forms of collaboration – in fact, they actively seek them out. A good example is the ‘giving circle’ model, 600 of which have been created in the US, comprising 12,000 participants. The concept is still quite unfamiliar in Europe, though.

Giving circles can involve as few as four or five people or as many as a hundred. They are a fantastic way to pool funds before redistributing them as grants, usually to non-profits. Regardless of their specific characteristics, these

charitable platforms help their more committed participants to acquire a more strategic and organised approach to charitable giving.

In February 2017, a group of 11 young family business leaders from Luxembourg spent a week immersed in the daily life of rural communities in northern Bangladesh. The realisation that they could achieve greater impact if they worked together led them to set up a giving circle dedicated to supporting a project run by the social enterprise Friendship International for a period of three years.

Young Donors Circle



In brief

Young Donors Circle was launched by 11 young SME entrepreneurs after visiting a social enterprise in Bangladesh in February 2017. The purpose of the trip was to foster better leadership by learning from a social enterprise. Organised by Friendship International and facilitated by Banque de Luxembourg, the experience enabled participants to gain a better understanding of the challenges faced by people in emerging markets. They decided to set up a donors’ circle whose 11 members each pledged 1,000 euro annually for three years.

Based on its existing relationship with Friendship International, the Ministry for International Aid of Luxembourg decided to supplement this initial funding. The members of the circle are: Anouk Ahlborn, Ariane Bigou, Paul Ernster, Laura Giallombardo, Goy Grosbusch, Mathias Lentz, Philippe Linster, Carole Muller, Tom Steffen, Anne Van Wetteren and Julie Weidert



Founded 2017



11 young entrepreneurs pledge 1,000 euro annually for three years

2/3 du projet

of the project is supported by the Ministry for International Aid of Luxembourg



600 giving circles created in the United States, with 40% of donors under the age of 40 (The Philanthropist, 2014)

Swiss Philanthropy Foundation’s choice

This simple, pragmatic initiative enables donors to individually support projects while pooling their resources, demonstrating that philanthropy is also about bringing together smaller streams. Though still rare in Europe and Switzerland, this model deserves to be better known, given its potential to inspire people to support cultural, social or development projects.

Interview with the Young Donors Circle

'We felt it was important
to ensure children could go to school and
to motivate their teachers.'

How did this project start?

The 11 members of the circle were all part of a programme for young entrepreneurs and future family business leaders organised by Banque de Luxembourg. The idea was to expose us to a different aspect of social entrepreneurship, in this case the NGO Friendship International. We travelled to Bangladesh to understand what people's needs were, what had been achieved and what areas could be strengthened.

What was the trip like?

We had no idea what to expect. It took us 30 hours to get there. Infrastructure in Bangladesh is almost non-existent, not to mention highly vulnerable to natural disasters. We visited hospitals, law clinics, emergency centres and schools. We noticed that the children were incredibly enthusiastic, even though school buildings often have to be taken apart quickly and reassembled on a different island so that they can continue go to school regardless of the weather. The Bangladeshis have come up with a system in which head teachers record

classes on video in case they can't reach the village school. Teaching assistants then show the students the video and help them with their lessons. We felt it was important to ensure children could go to school and to motivate their teachers.

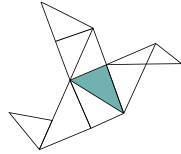
How did you organise support for the project?

We initially raised 11,000 euro from the 11 members of the circle. Some donated individually and others through their company. The government of Luxembourg completed this amount, bringing the total to 44,000 euro, which is pledged towards building a new school in Jatrapur Char over the next three years. The school will be powered by solar panels, and will enable 19 students (13 girls and six boys) to continue their studies at high school level. Human beings are at the centre of this highly ethical project. We receive regular progress updates.



It's important to do more, and to experience things first-hand. The impact this has had on all of us is remarkable. We learned how much they need our support and how much it means to them.

Putting your money where your mission is



Donors only give away a small portion of their income. Foundations often do the same, investing their capital to generate revenue, which is then disbursed as grants. While in the past a foundation's assets were generally managed by the board member in charge of finances, it has become increasingly clear that the way in which a foundation invests its capital can be used to leverage its core mission.

The phrase 'new approaches to philanthropic asset management' brings to mind investment vehicles like social-impact bonds, platforms like the Global Impact Investing Network, and non-financial measures like IRIS, a performance assessment standard, or changes to the legal framework. Meanwhile, a growing number of foundations have taken the decisive and admirable step of investing their capital sustainably.

'Impact investing' or 'mission-related investment (MRI)' strategies aim to align a foundation's investment strategy with its mission. This approach, by establishing a virtuous circle

between the projects supported by the foundation and its investments in companies or governments recognised for their sustainability, reinforces the goal of achieving more, and more effectively, with the available resources.

PeaceNexus Foundation has been a leader in Switzerland in that regard. Over the last several years, the foundation has completely transformed its investment portfolio, with the dual objective of aligning it with its values on the one hand, and raising awareness among the asset management community about how this can help to stabilise fragile states on the other.



www.peacenexus.org



Anne Gloor

Founder and Board Member

In Brief

PeaceNexus is a Swiss charitable foundation that advises local and international organisations with the aim of supporting fragile states – countries in a situation of chronic crisis, typically accompanied by high levels of poverty, poor governance or armed conflict.

After working with consultants and bankers in Switzerland, the foundation set up a thematic investment fund in collaboration with Covalence and De Pury Pictet Turretini. The fund is the first of its kind to focus exclusively on peace-building. It does so by investing in companies selected for their positive impact on the development of fragile states.

The fund also engages the companies in its portfolio in a dialogue on issues such as corruption, human rights, inclusive corporate governance and creating jobs for vulnerable segments of the population.



Founded 2009



30 organisations advised in South-East Asia, Central Asia, West Africa and the Balkans

50 experts

A network of 50 experts in peace-building and organisational development



22% of capital income invested in socially responsible companies in 4 years

Swiss Philanthropy Foundation's Choice

The model developed by PeaceNexus is ground-breaking in that it unites sustainable finance and philanthropy. Foundations have traditionally focused on fundraising as the means of ensuring sustainable impact. Now, however, a growing number of foundations seek to align their investments with their goals and vision. PeaceNexus's pioneering approach deserves to be more widely recognised and adopted.

Interview with Anne Gloor

PeaceNexus Foundation

‘Money is put to work, meaning investments have an impact. As a result, there is no longer a distinction between operations and investment choices.’

What is unique about your foundation’s mission?

Before setting up the foundation, we thought a lot about how we could add real value. We opted for an advisory service in the area of peace-building as a way of encouraging innovation and collaboration between the various organisations working to stabilise crisis-prone countries. We help them to consolidate their operations and further improve their performance and impact. We are independent and critical; we negotiate directly with our partners to identify the solutions that best meet their needs. Unlike most foundations, we offer expertise, not money.

How does your investment strategy align with the foundation’s mission?

Your money is put to work, meaning your investments have an impact. As a result, there is no longer a distinction between operations and investment choices or capital. Many foundations’ mission statements fail to clearly define

how their capital should be invested. We tend to forget that we are managing a foundation, not a bank. For me the penny dropped when I understood that I had a responsibility to align our investments with our mission – or at the very least to ensure that they were not in contradiction with our mission, and ideally to ensure they supported it. But there was some resistance, even within our organisation.

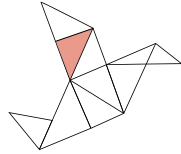
How do you select the companies you invest in?

Some industries are out of bounds: we would never invest in an arms manufacturer, for instance. We prefer companies with a strong track record of environmental, social and corporate governance (ESG). Even when selecting existing funds that invest in companies with a social-impact business model, we analyse whether they are a good fit with our mission. Given the lack of financial products focusing on peace-building, we are currently launching a global fund that will invest in companies with a positive impact in countries in crisis.



Working with the financial industry to create investment products that align with a foundation’s mission.

The gift of expertise



In recent years, volunteering has become increasingly well organised and professional. The gift of expertise is a new form of giving which, if wisely used, has huge potential to meet the needs of many non-profit organisations (NPOs).

The decline in public funding, combined with growing needs, has driven non-profits to look for new resources. Some regularly rely on help from individuals willing to donate their time for a cause they care about. The gift of time is nothing new, however. Indeed, charitable activities satisfy a deep human need for meaning and belonging. That feeling seems especially strong among younger people and successful entrepreneurs. Additionally, many people see volunteering as a way of learning new skills while making a positive contribution.

Free services provided by volunteers support the activities of beneficiary organisations while lightening their financial burden.

Even with the best of intentions, however, the average volunteer may not be equipped to carry out certain tasks: specialised skills such as accounting, marketing or communications can't be learned in a day!

New institutions have been created with the sole purpose of recruiting volunteers and matching their skills with the needs of organisations. Gloriamundi Foundation, for example, connects professionals and students with NPOs that need help with communications, enabling these organisations to access highly qualified and motivated individuals.



www.fondationgloriamundi.org



Héloïse Spadone-de Meuron

Founder and President

In Brief

Geneva-based Gloriamundi Foundation is dedicated to creating and producing communications materials for non-profit humanitarian or social-purpose organisations that lack the financial resources to hire qualified professionals.

The foundation's core team of four full-time staff work closely with freelance professionals and art and design students who offer their services for free. Together, they create websites, logos and visual materials for NPOs around the world.



Founded 2001



Present in 40 countries

102

beneficiary organisations



133 professional partners and volunteers

Swiss Philanthropy Foundation's Choice

Human resource support – a key component of fund-raising, among others – adds considerable value for non-profits. This initiative demonstrates that non-financial forms of giving can also have a large impact.

Interview with Héloïse Spadone-de Meuron

Gloriamundi Foundation

'Little by little, I identified professionals who were willing to donate their time.'

Why help NPOs with communications?

As a graphic designer and photographer, I am especially sensitive to the difference between the professionally produced brochures of large NPOs and the cheaply photocopied flyers often used by smaller organisations. These groups are often just as effective on the ground, but the way they present themselves doesn't inspire confidence in potential donors. I thought that was really unfair, which is why I founded Gloriamundi. The foundation produces high-quality communication materials for small organisations free of charge.

What type of organisation do you support?

To qualify for support, they must be non-profits, active for at least two years and have an annual budget of less than CHF/EUR/USD 500,000. We receive 250 applications each year, of which we select around 40. Beneficiaries are involved throughout the process. We help them define their needs and identify the right volunteers. We work only with professionals. We also contribute to professional training in communications by

hosting around ten interns per year, by consulting and by organising workshops.

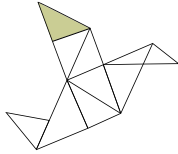
How has Gloriamundi evolved over the past 16 years?

At first I did everything myself: I analysed projects, produced photo essays and graphics, wrote copy, managed the foundation and paid for printing. Little by little, I identified professionals who were willing to donate their time. Our network of volunteers includes translators, graphic designers, photographers, filmmakers, web designers, art students and several people on disability or unemployment benefits. I also have three paid employees. The sense of solidarity is highly motivating.



Believe in humanity, engage on a personal level, network as much as possible, respect other cultures, and aim for efficiency.

Sharing the entrepreneurial spirit



Entrepreneurs' experience and commitment make them key players in a world full of uncertainty, but also opportunity. Whether in a family business or as 'intrapreneurs' in large corporations, they illustrate the life cycle that consists of creating, developing and transmitting, with a clear vision of the value that has been added. In this regard, philanthropy is central to their worldview and to the difference they want to make.

There are as many definitions of philanthropy as there are entrepreneurs. What is clear, though, is that entrepreneurs are often highly aware of the way in which their actions shape their values. Excellence? Responsibility? Being useful? Excitement about embarking on a new stage of life? The same holds true for their family and peers.

Their motivations may differ, but their approach to philanthropy is often quite similar. If money is a tool for change, they believe should be used in a disciplined and pragmatic way. When they want to move fast and efficiently, they seek advice from professionals or use existing

institutions, such as hosting foundations. They can't imagine not being involved to some extent in their giving.

'I receive much more from others than I relinquish by giving.' The experience is also an opportunity for entrepreneurs to gain a new perspective on the world.

The example of Pascal Vinarnic and the Demeter Foundation, which is hosted by the Fondation de France, illustrates how an entrepreneur can bring his experience to bear on the harsh reality of young offenders struggling to reintegrate into society. As generators of wealth and, more importantly, as creators of value, entrepreneurs are playing a larger role, and increasingly choosing to do so during their lifetime.



www.fondation-demeter.com



Pascal Vinarnic

Founder

In Brief

Demeter Foundation helps social and humanitarian organisations strengthen their financial independence and capabilities. The foundation offers grants and advice to pilot programmes and organisations that are pioneering innovative solutions to prevent social marginalisation, many of which have a strong business or a technology component.

For the Demeter Foundation, young offenders are people too – people with an entrepreneurial spirit and the ability to take risks. Over the past 10 years, it has focused on integrating at-risk youth into society through entrepreneurship.

A member of the European Venture Philanthropy Association (EVPA) since 2005, the foundation actively supports EVPA's network of 250 members, which was instrumental in including social investment as a new tool for the social sector.



Founded 1994

1995

the Foundation is hosted by Fondation de France



Around 15 pilot programmes to help young people join the workforce and reintegrate into society



3000+ 'emerging young entrepreneur' grants for former detainees to set up small businesses

Swiss Philanthropy Foundation's Choice

Pascal Vinarnic uses his know-how, network and entrepreneurial talent to find solutions to clearly defined problems. He is very involved in his foundation, which he manages professionally, with a marked inclination for innovation and risk-taking.

Interview with Pascal Vinarnic

Demeter Foundation

'My goal in creating the Demeter Foundation was to develop new tools to address a range of social issues.'

The Demeter Foundation supports grassroots social innovation and new approaches to philanthropy. How did this come about?

My day job involves working with struggling companies. There are many similarities between these companies and the social sector: they have a strategy, but the way they execute it is wrong, or they don't use the right tools. We donate money, but then we don't make sure it is used efficiently and sustainably. In short, we don't provide enough support. My goal in creating the Demeter Foundation, which is hosted by the Fondation de France, was to develop new tools to address a range of social issues.

Rather than follow our emotions, we select projects based on an analytical process. Which problems are poorly defined, poorly served or have the worst outcomes? Starting with women and microfinance, we ask ourselves how we could turn the vicious circle of poverty into a virtuous circle enabling beneficiaries to lift themselves out of poverty. Turning women into agents of economic change by empowering

them to earn a small income, supporting them throughout the transition and ensuring that they are not penalised for their new status, is about more than just giving money. It means addressing relationships within the community, the family and the couple. It also means accepting that the impact of one's actions may not be visible for another generation.

Another characteristic of your philanthropy is how personally involved you are. Can you tell us more?

Turning a vicious cycle into a virtuous cycle is highly complex task. Demeter Foundation's ultimate goal is to change our gaze – the way we see beneficiaries, the way they see themselves, the way the community sees them, and so on. For young former detainees, this is incredibly important. Since 2006, we have met with countless judges, police officers, doctors and social workers. A judge once told me:

'These young people are not in trouble. We are the ones who are in trouble with them.' We believe that

work and entrepreneurship, rather than general education, is the key to successful social integration.

That is why we fund pilot programmes to promote entrepreneurship among at-risk youth. The typical approach focuses on what's going wrong. The entrepreneurial approach, in contrast, starts by determining what the young person knows, what skills he has and what he wants to do. The aim is to invest in capabilities, talents and aspirations. If and when a pilot programme is successful, we provide

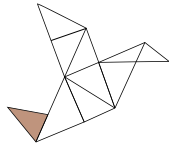
How has the Demeter Foundation evolved in 23 years?

The definition of what it means to be a social partner has changed. A hybrid model of philanthropy has emerged, in which the donor is also a lender and an investor, all at the same time. You can no longer rely on grants as your only instrument. You need to expand your field of vision, get advice and support from experts and develop more innovative tools, which will often include a large technological component.



Anyone can become a philanthropist, if only by giving two hours of his or her time each day. It's about mindset, not money.

Facilitating access to philanthropy



'Noise does no good, and good makes no noise.' The words of St François de Sales, a sixteenth-century Bishop of Geneva, describe how philanthropy was practised for many centuries. Inspiring generations of philanthropists, his maxim was unequivocal and seemingly immutable – until today, that is. In an age where image is everything, especially for the younger generation, the role of communication can no longer be ignored. Communicating about philanthropy requires balancing the need to celebrate examples that may inspire others to give, and privacy and discretion required by certain philanthropists.

Unlike the English-speaking world, continental Europe, including Switzerland, has only recently started to explore a more direct and open approach. From regular meet-ups to philanthropy conferences or reports detailing the activities of foundations, financial centres such as London, Luxembourg and Switzerland are focusing on philanthropy as a way of building their brand. Though laudable in their own right, these efforts can have the unwanted effect of bringing

philanthropy into the financial sector, exposing it to the upheavals that have roiled the markets in recent years. The priority therefore is to foster an ecosystem with the know-how and skills necessary to serve the public interest with professionalism.

In the last few years, the government of Luxembourg has made remarkable strides in encouraging the various stakeholders in the field of philanthropy to work together. Banque de Luxembourg played a decisive and pioneering role in turning the Grand-Duchy into the 'home of philanthropy' by publishing white papers and making philanthropy more widely accessible through the creation of the Fondation de Luxembourg, an independent hosting foundation. This success story illustrates how financial institutions can get involved in philanthropy, but also what it can lead to.



www.banquedeluxembourg.com



Philippe Depoorter

Member of the Executive Committee and Family Practice Leader

In Brief

Instead of supporting NPOs on a case-by-case basis, Banque de Luxembourg decided to invest in the development of philanthropy in Luxembourg. By organising events, producing reports for the authorities and persuading various stakeholders to come on board, the bank systematically mobilised key partners in the Grand-Duchy.

The bank had no intention of keeping these initiatives for itself. It therefore supported their independence, as demonstrated by the creation of Fondation de Luxembourg. This process also enabled the bank to better meet its clients' needs in the area of philanthropy.



5 national-level conferences organised by Banque de Luxembourg



2 white papers submitted to the government



60 funds and over 120 million Euros in assets managed by Fondation de Luxembourg

Swiss Philanthropy Foundation's Choice

Banque de Luxembourg pioneered a systematic and rigorous approach designed to help clients gain a better understanding of the ecosystem of skills available in the country, an ecosystem that the bank helped develop by supporting the establishment of independent institutions. The model adopted in Luxembourg offers valuable lessons for Switzerland, where many new institutions have emerged, leading to a fragmented service offering.

Interview with Philippe Depoorter

Banque de Luxembourg

'We serve as a link between the people who know and those who don't.'

Is it normal for a bank to promote philanthropy?

We don't specifically promote philanthropy; that isn't the role of a bank. But we are willing to accompany clients who express an interest in philanthropy and who want to set aside some of their assets for a specific charitable purpose. They already trust us to manage their money, so we have credibility in this regard. We are also available to counsel them on how to structure their philanthropy and manage their assets. We don't advise on specific projects, but our clients have total confidence in us.

Who is your typical client?

We have developed several donor profiles, similarly to our investor profiles. There are two main types of request. The concerns older clients with no heirs. They can't spend their assets before they die and they can't take them with them, so they are at a loss. We listen to them and help them think about what they want to do. We then put them in touch with foundations. The second group of clients

already have a pretty clear idea of what they want to do. In that case, we serve as a link between the people who know and those who don't, by introducing them to experts.

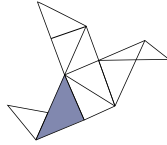
How did Banque de Luxembourg develop its philanthropy?

We started by sponsoring cultural events. More than write cheques, though, we wanted to help bring about systemic change and support stakeholders in many different areas. We don't have a hosting foundation of our own – that's not our role. But as a financial institution we do have a role to play, in that half of the foundations in Luxembourg have a relationship with our bank. We organise events and conferences, and we have written two white papers on the relevant legislation in Luxembourg. We want to give back to our country in proportion to what it has given us.



You need to listen to people and support their thought process, while also making sure they enjoy the journey.

Developing a culture of philanthropy among the young



Philanthropy cannot be decreed, and its full impact cannot be measured overnight. English-speaking countries are often held up as examples of what many describe as a tradition of philanthropy, a tradition that seems so ingrained as to be part of their citizens' DNA. In our opinion, however, philanthropy is a culture, a mindset. It cannot be imposed; it can only be instilled by experience and example.

Back in the nineteenth century, John D. Rockefeller, an entrepreneur of historically unrivalled wealth, decided to dedicate his fortune to philanthropy. His legacy lives on today through the foundation that bears his name. According to a little-known anecdote, Rockefeller kept three containers in the kitchen for his children. The containers were of more or less the same size and were clearly labelled with what Rockefeller called 'the three S's': spending, saving, and sharing.

Pro Juventute has pioneered a simple, didactic approach designed to help children understand pocket money not just as a currency they can

use to buy things, but also as a repository of values such as sharing and saving. Instilling that mindset is not just a question of teaching values and ethics; rather, it is about turning it into a habit by appealing to children's desire to do good. Families and schools are the two main environments where this can be taught. Parents and teachers need to act as facilitators: giving children some independence and control over their money allows them to develop the desire to donate.



www.proju.ch



Stéphanie Kebeiks

Head of Strategy and Partnerships

In Brief

Pro Juventute is a Swiss foundation founded in 1912 to fight the spread of tuberculosis among children and youth. Today, the foundation has 8,000 employees and volunteers who provide direct assistance in areas ranging from education and training to health, community work and recreational programmes.

In 2010, Pro Juventute launched 'Kinder Cash', a piggy-bank with four compartments labelled 'spend', 'save', 'invest' and 'donate'. Kinder Cash successfully tackles a serious issue in a fun way, helping parents teach children how to manage their money wisely from a young age, while fostering a culture of giving.



Launch of Kinder Cash in 2010



Geographic area
French- and German-speaking Switzerland



10,300 children and youth have learned to manage their money responsibly

Swiss Philanthropy Foundation's Choice

This initiative is a simple yet effective way of making children aware of the value of money and the importance of saving and giving. This inspiring model has potential to be further developed.

Interview with Stéphanie Kebeiks

Pro Juventute

‘Money as an idea is both abstract and complex. How do you earn it? What can you do with it?’

Why did you develop the Kinder Cash programme?

Pro Juventute wanted to help children and teenagers develop their financial skills, in large part to prevent indebtedness. Around 18% of people Switzerland live in a household with at least one bill in arrears. The programme includes children’s books, awareness training for parents and educational materials for teachers.

The programme is for children from the age of four. Isn’t that a bit young?

Children are exposed to money and consumerism from a very young age. They receive pocket money and birthday presents, they are targeted by advertising. Money as an idea is both abstract and complex. How do you earn it? What can you do with it? Why is it a limited resource? We believe that children need to start developing financial skills between the ages of four and seven. Our children’s book ‘Argent à vendre’ (Money for Sale) talks about money, as well as topics such as friendship, what we do in our free time, how wealth is

distributed and the importance of sharing. A series of workbooks entitled ‘Tout sur l’argent’ (Everything about money) helps older children to think about money in a more philosophical way.

How adaptable is this model?

Switzerland is unusual in that its various language regions and immigrant communities approach the question of money in different ways. Pro Juventute has adapted its materials into the three national languages as well as Albanian, English, Portuguese, Serbo-Croatian and Turkish.

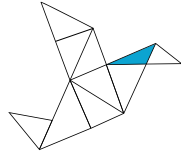
Since the programme’s launch in 2010, how have you measured its impact?

Every year, over 10,000 children in around 550 classrooms learn financial skills. We also organise over 50 evening sessions for parents annually. In addition to measuring our impact in quantitative terms, we are constantly adapting the programme to better meet the needs and requirements of schools and parents.



Children need to learn how to responsibly manage their money and spending as early as possible.

Family philanthropy: when 1+1=3



A famous expert specialising in family group governance once quote this astounding figure: 'By the third generation, a family has a 91% chance of failing to pass on its wealth.' The challenge is twofold: leaving an inheritance for your children is at least as important as preparing them to inherit it.

In recent years, we have observed a growing number of individuals and families opting to set up charitable foundations. Family wealth is a remarkable tool to support humanitarian causes and discover another social and economic reality, while influencing it positively. By encouraging several generations to come together around a shared purpose, philanthropy can give tangible form to a family's wealth or add a new dimension to a family business. For the generation in charge, it is a way of cultivating values and inspiring the next generation. It can also be an opportunity for younger family members to learn about the causes supported by the family's philanthropy, and to help shape it according to their priorities.

Through philanthropy, the younger generation gains access to an intangible legacy, a savoir-faire and savoir-vivre that they have to understand before they can further develop it and pass it on to their own children. The Ojje family illustrates how philanthropy can strengthen intergenerational ties, provided the generation in charge and the emerging generations find ways of using their differences to complement each other.

As key players in the economy and a stable society, these families embody the idea that money is not just valuable, it is also about values.

THE OJJEH FAMILY FUND
Lana, Lia, Sara and Sultan



Lana Ojje

In Brief

The parents of the four Ojje siblings decided to teach their children about philanthropy by showing them what they had achieved through their own philanthropy and by giving them an opportunity to become involved in their turn. Over a decade, with the help of philanthropy advisers, the siblings developed a collective model that enables each of them to play a well-defined role.

An important step in this journey consisted in setting up a philanthropic fund jointly managed by the siblings. By learning to make decisions together in a highly organised fashion, they exceeded their parents' expectations. Having supported projects over an extended period, they are now able to measure the impact of their giving.

Though not the only initiative of its kind, the Ojje Family Fund illustrates how parents can inspire their children to become philanthropists. It also shows how philanthropy can evolve over several generations.



Founded 2005



525'596 direct beneficiaries
of projects in 14 countries

77 days

devoted to field visits
to projects

Swiss Philanthropy Foundation's Choice

This initiative is both inspiring and simple to implement. It illustrates how the younger generation can learn from their parents, while developing a form of philanthropy in their own image. Each family is different, of course. The high level of collaboration between the siblings is what makes this initiative an example to be followed. It shows that there is no need to wait until mid-career to become an active and involved philanthropist.

Interview with Lana Ojeh

Ojeh Family Fund

'We learned how to make decisions together, as siblings, how to listen to each other and share our experiences.'

How did you start out in philanthropy?

Twelve years ago, our parents gave us a sum of money to donate. Over the following four years, we invested and managed the money together, made countless field visits and shared our experiences. Eventually we felt the need for a structure that would facilitate our activities and give them greater legitimacy. That led us to set up the Ojeh Family Fund. It was also a way for us to differentiate our philanthropy from our parents'.

How do you take decisions?

We learned how to take decisions together, as siblings, how to listen to each other and share our experiences. Our parents supported us, but we decided everything on our own, by a majority vote. When our portfolio expanded to include international projects, we divided the responsibilities as follows: projects, finances, personal development and communication. We also developed a system that allows us to make grants both collectively and individually.

What are the values that drive you?

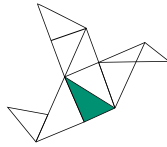
We are fortunate, in the fact that our family is very close. We are always available to support each other. That is our central value. We aim to strengthen these ties and to bring empathy, humanity and support to places where there is very little hope for personal development. We achieve that through grants but also by making a sincere personal commitment.

We want to do more than just sign cheques and get a progress report months later. We want to be involved, because we value dialogue and the opportunities for growth that these experiences provide us. We have had to tailor the way we collaborate to our fast-paced life, but we have many tools to help us do that. It's an approach that's fairly characteristic of our generation.



I would advise anyone, but especially people my age, to get involved and share their experiences. It's not just about money. The moment you start giving, it changes you.

Turning beneficiaries into philanthropists



The act of giving is never innocuous. Philanthropy aside, the question of how gifts structure social relationships has been studied for decades. Giving is generally seen as producing dependency, because it creates a debt between the recipient and the giver. The anthropologist Marcel Mauss famously hypothesised that social exchanges are a triangle centred around giving, receiving, and reciprocating. According to his theory, the act of giving is never disinterested: the gift creates a relationship between two people, and reciprocity is the 'price' one pays to receive it.

Today, as the idea of sustainable development takes root in our societies, we need to reflect on the long-term impact of philanthropic giving. Among the many organisations or social enterprises developing income-generating activities, some have succeeded in creating a sustainable virtuous circle of generosity with their beneficiaries.

That simple, timeless concept is the cornerstone of Camfed's network of former beneficiaries. A social enterprise focusing on the education of marginalised girls in Eastern Africa, Camfed offers former students an opportunity to support this important cause by joining an alumnae association. Members share their skills and networks, or support projects financially. By embedding philanthropy in the culture, this initiative will bear fruit for generations to come.



www.camfed.org



Ann Cotton

Founder and President

In Brief

The international NGO Camfed supports marginalised girls to go to school, empowering them to become leaders of change in their community. CAMA is a network of Camfed graduates who use the skills they have learned to mentor incoming students.

Camfed beneficiaries who have achieved their professional ambitions become 'philanthropists', enabling other young women to benefit from their support. The largest network of its kind in East Africa, CAMA embodies the desire to give back to society.

Education changes everything: an educated young woman will earn up to 25% more, will be three times less likely to become HIV-positive, will marry later and have a smaller family, and will invest 90% of her earnings in her family and her children's education.



Founded 1993



4.4 million beneficiaries in 5 countries in Africa



84'657 CAMA members have mentored 944,859 girls in secondary school

The objective

130,000 members and 1 million beneficiaries

Swiss Philanthropy Foundation's Choice

By mobilising alumnae to mentor young women still in education, Camfed's CAMA model organises philanthropy at the level of the beneficiaries of a programme. It shows that philanthropy is a question of mindset, and that it doesn't require large amounts of money.

The model is simple and could be adapted by other NGOs collaborating with networks of former beneficiaries.

Interview with Ann Cotton

Camfed

‘Early on, we noticed that beneficiaries wanted to give something back to their family and to society.’

How was the CAMA network created in 1993?

We observed that extreme poverty was keeping many girls out of school. Because we believe in principles rather than models, we started with a conference in Zimbabwe for 32 young women from rural areas who were graduating from school but were worried about the future: no work, pressure to marry and so on. We don't support projects, but aim for long-term impact. Our goal is to combat poverty and develop capacities. With this in mind, we support young women to study at high school and university. They are ready to take on a transformative role in society, by becoming teachers in rural schools, for example. They know the local customs, they are involved in the community and they are educating the next generation. They embody change. They are the future.

How do beneficiaries become philanthropists?

Early on, we realised that beneficiaries wanted to give back to their family and to society. They are motivated by a sense of empathy, as well

as by the opportunities they now enjoy. We don't tell them what to do. We just support them to achieve their goals, for example, by helping them set up organisations such as a small chicken-farming cooperative or a law clinic for children's rights. We want to help young women build their self-confidence and agency. CAMA members come from these communities; they sit on local councils, make field visits, supply food and do a lot more than we ever could.

How do you measure your impact?

Measuring our impact is essential both for us and for the communities we serve. All aspects of our programme are evaluated. We excel in the areas of cost management and process integration. Sometimes we have to share this information with people who can't read or count. We organise public forums where we present our results, assessments, statistics, school retention rates and so on. Everything is completely transparent. With the help of digital technology, we keep detailed information on our bursaries: their grades, family situation,

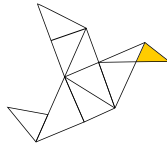
academic progress and so on. This enables us to provide detailed reports to our partners. We also rely on the girls themselves to keep us updated.

Today our Pan-African network comprises 100,000 members in five countries (Zimbabwe, Ghana, Tanzania, Zambia and Malawi).



Finding the courage to look for solutions by viewing the situation from a different angle takes both confidence and humility.

Digital Philanthropy



By changing the way we interact with each other, digital technology is dramatically changing the world. Unsurprisingly, philanthropy is also being transformed. With its infinite possibilities and complex rules, these new technologies can be daunting, particularly in the context of rising expectations on the part of donors in terms of communication and transparency. If used effectively, however, digital technology can add considerable value to philanthropy.

There are already countless platforms and online applications designed to facilitate philanthropy giving, increase the visibility of projects, and mobilise public awareness and support. These innovations enable people all over the world to identify causes they care about and donate to them in real time, either individually or as a group. You can now send money from your telephone with a single click! Social media, by leveraging the power of images and the universal human desire to belong to a community, also has a powerful multiplier effect.

Of course, the future of philanthropy is not restricted to digital technology. In fact, philanthropy highlights some of the limitations and excesses of technology. Because human relationships are central to philanthropy, virtual collaboration will always remain an adjunct to real-life interactions between key stakeholders. Nevertheless, the philanthropic sector can make better use of the opportunities created by technology to mobilise support for lesser-known causes or to share best practices.

Asian Venture Philanthropy Network (AVPN), the largest network of donors and social investors in Asia, has developed a platform for its members to exchange information with each other. Though this concept is not unique, the combination of platform and network illustrates how one can generate sustainable impact while lowering transaction costs.



www.avpn.asia



Jasmine Chew
Manager Deal Share

In Brief

Based in Singapore, the Asian Venture Philanthropy Network is the only network of its kind in Asia. Its mission is to create a strong community to support philanthropy and impact investing.

Deal Share is an online platform that lists social enterprise-led projects submitted by AVPN members. It can be accessed by all members of the network.

Members can search for projects by theme, region, type of beneficiary or funding needed. By creating an extensive database of projects, Deal Share aims to increase the flow of financial, intellectual and human capital into the sector and strengthen its social impact.



Founded 2011
on the model of the European Venture Philanthropy Association



More than 300 projects
in 41 countries



380 members
including foundations, social impact funds, banks, corporations, governments and service providers

Swiss Philanthropy Foundation's Choice

The members of AVPN have many interests in common. Finding a project that is already supported by other members creates interest and a desire to participate. It is also acts as a token of trust and creates opportunities for collaboration. AVPN is well positioned and could inspire similar networks elsewhere in the world.

Interview with Jasmine Chew

Asian Venture Philanthropy Network

'The Deal Share platform has 190 active projects and 35 projects under review.'

What is AVPN's mission?

Doug Miller founded AVPN in 2011 on the model of the European Venture Philanthropy Association, with the goal of creating a regional network for venture philanthropy in Asia. AVPN's 380 members come from all areas of social investment: foundations, social impact funds, banks, companies, governments, financial advisors and service providers. Our goal is to increase the flow of financial and non-financial capital into the social sector in Asia and ensure it is deployed as effectively as possible. We do this by facilitating collaboration, information-sharing and enlightened leadership.

How does Deal Share work?

The Deal Share Platform (DSP) is designed to help AVPN members share, promote and connect with recommended social-purpose organisations. Members can submit organisations they have supported previously or are currently supporting and help mobilise additional resources.

They can also search for organisations based on other members' recommendations. Social purpose organisations can use the platform to contact each other and explore potential synergies.

What are some of your successes?

As of 16 August 2017, the Deal Share platform has 190 active projects and 35 projects under review. These projects are supported by 80 members and interest is growing rapidly. A total of USD 194.3 million has been raised. Since launching DSP, we have had 39,708 page views by 10,569 users.

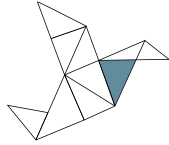
Could your model be replicated elsewhere?

Europe and Asia face similar social issues, although the average per capita income in Asia is lower. We see opportunities for us to share our experience with similar networks elsewhere. In fact Doug Miller is currently looking at launching a new network.



To achieve maximum social impact with limited resources, you have to be strategic. Bringing about innovative change requires capital, a willingness to take risks and long-term vision.

Giving Together



The heart of philanthropy beats to the rhythm of the aspirations of individual philanthropists and philanthropic institutions. In a fast-changing world, their contributions are more necessary than ever before. For partners and NGOs, however, it can be difficult to understand how best to work with them.

A generous and benevolent nation, Switzerland has an exceptionally large number of charitable institutions, with one foundation for every 632 residents. To put this figure into perspective, it is worth noting that the country's 13,000 foundations hand out less than 2 billion Swiss francs in grants each year. To make use these limited resources as efficiently as possible takes daring and ambition.

Technology is an obvious driver of innovation and efficiency; but new institutional models for philanthropy can also have a powerful leverage effect. Foundations can increase their ability to efficiently tackle issues that cut across national borders, such as climate change, migration, the oceans or the economic system by pooling

their financial resources and, more importantly, sharing their networks and experience.

Four family foundations based in Switzerland, Denmark and the United States came together to create Partners for a New Economy, a collaborative fund focusing on economic issues. The fund enables the four partners to 'take bigger risks' and achieve more than they could on their own.

Rather than set up a special-purpose foundation or make separate grants, the four foundations opted for an innovative model that facilitates collective decision-making while lowering transaction costs: a fund administered by a hosting foundation.

To quote Albert Einstein, 'if you always do what you've always done, you'll always get what you've always got.'



www.p4ne.org



Leslie Harroun

Director

In Brief

Partners for a New Economy (P4NE) is a collaborative philanthropic fund founded by four family foundations: the Oak and MAVA Foundations in Switzerland, the Marisla Foundation in the US and the KR Foundation in Denmark. All four focus on changing our economic system so that it values ecological integrity and human well-being. The foundations decided to pool their resources and expertise to support large-scale projects with a strong leverage effect and potential to achieve maximum impact. What makes this collaboration unique is the fact that it is hosted by the Swiss Philanthropy Foundation, which facilitates its philanthropy.

P4NE's mission is to support innovative interventions. It currently funds 10 projects, which aim to transform economic and monetary policies and raise public awareness of these issues.



Founded 2005



4 family foundations
in 3 countries



10 strategic grants
across Europe and the US

Swiss Philanthropy Foundation's Choice

Foundations often work together on an ad-hoc basis, but this model deserves to be further developed. These four foundations' decision to strengthen their effectiveness by creating for a collective fund through a hosting foundation could serve as a case study.

Interview with Leslie Harroun

Partners for a New Economy (P4NE)

‘Together, we learn faster and take better decisions regarding our strategy and grants.’

Why did you choose to work with a hosting foundation?

When we created P4NE in July 2015, we wanted to avoid the complex process of setting up a new legal entity. We chose to work with a hosting foundation because several P4NE donors were already using this simple, elegant solution. It had the advantage of reducing our administrative load, which meant we could get straight to work. Also, using a hosting foundation like Swiss Philanthropy Foundation makes it easy for donors to join or leave the fund at any time.

One of our main motivations was to work together to maximise our impact. Each member brings different experiences, interests, points of view and networks to the table. Together, we learn faster and take better decisions regarding our strategy and grants.

We wanted our grants to reflect the urgency of the environmental problems we face today.

Our mission is to support novel, even experimental, ideas that could revolutionise the way we think about the economy and ensure a healthy, resilient environment. This ambitious goal implies a lot more risk and potential for failure. We want to foster systemic economic change, even if that means ‘failing in order to succeed’. P4NE’s donors feel more comfortable working together to tackle deep-seated environmental problems. We also believe that collaboration is a key ingredient of systemic change.

Is it harder to make decisions as a group?

Absolutely not. The members of P4NE created the fund together, defined its priorities, decided how grants should be allocated and selected early-stage projects with the potential to catalyse change, rather than attempt to change the system from the inside. We respect each other’s preoccupations, opinions and convictions, and communicate effectively. So far, we have taken all grant decisions unanimously.

Could this model of governance inspire other initiatives?

P4NE hopes to inspire other foundations to work together to address deep-seated problems, with the help of donors as well as beneficiaries, who can serve as mentors. Our civilisation is in the

midst of a dramatic transition. To foster resilience, equality and dignity, deliberate and determined collaboration is our best hope. We encourage our donors to take more risks and be more experimental. Foundations have the exceptional privilege and flexibility of imagining a different future and doing what it takes to make it a reality.



To achieve sustainable change, you need to take a broad approach to cross-sector problems, and understand the obstacles that stand in the way of a solution.

Ten years of Swiss Philanthropy Foundation

A conversation with Etienne Eichenberger, Chairman,
and Sabrina Grassi, Director of Operations

On the occasion of its 10th anniversary, Swiss Philanthropy Foundation invited 10 philanthropic initiatives to join the celebration. Can you tell us why?

E.E. By recognising 10 initiatives that illustrate the variety and dynamism of contemporary philanthropy, in Switzerland and around the world, we wanted to celebrate the diversity we see among the donors hosted by Swiss Philanthropy Foundation. We also want to bring attention to ideas and models that have proved successful, but are not yet well known. Each of these 10 initiatives, in its own way, represents a rigorous and organised approach to philanthropy.

What has Swiss Philanthropy Foundation achieved in its first decade?

E.E. Since 2007, Swiss Philanthropy Foundation has grown into the largest independent hosting foundation in French-speaking Switzerland. Interest in personal hosted funds has increased considerably during that time. This solution

is likely to become much better known in the years ahead as an attractive alternative to independent foundations, depending on what the donor wants to achieve.

S.G. Personal funds offer many advantages. They are a simple and effective tool for kick-starting one's philanthropy by reducing the administrative burden while ensuring good governance. They free up time for donors to focus on defining their objectives, following up with the projects they support or making field visits. They can also ask family members, friends or expert advisors to join the fund's steering committee and assist them with project selection. Over 50 individuals currently participate in steering committees of funds hosted by the Swiss Philanthropy Foundation.

Who is your typical donor?

S.G. The total number of hosted funds reached 40 in 2017. In the last decade we have received donations worth 160 million Swiss francs. Most

donors are individuals who are either Swiss citizens or live here.

They are looking for a solution to help them structure their philanthropy. Some want to leave something behind, others want to honour the memory of a loved one, others yet want to make a tangible impact. There are many different profiles among our donors.

Let me give three examples to illustrate this point. A couple who own their own business decided to create a fund in order to structure their giving rather than donate somewhat haphazardly, as they had done before.

Over 50 individuals
currently participate in
steering committees
of funds hosted by the
Swiss Philanthropy
Foundation.

They have renewed their commitment every year as they find it to be a very simple way of giving back to society by supporting projects that make a difference where it matters.

Two years ago, we assisted a group of heirs to create a hosted fund centred on their mother's inheritance. This solution enabled them to unite three generations in selecting projects

that support a cause they care about, and to experience a different way of communicating with each other.

The final example is a collaborative fund hosted by Swiss Philanthropy Foundation, in which several donors with common interests pooled their resources and expertise to leverage their impact and support more ambitious projects.

A hosting foundation is also a source of expertise. Can you tell us more about this?

E.E. Setting up a foundation is not complicated, but running one is. In Switzerland alone, for every two new foundations created, one foundation shuts down. A foundation is a project in and of itself; there are specific legal guidelines that define how it has to be managed. When you open a hosted fund with Swiss Philanthropy Foundation, these tasks are handled by an experienced team and independent foundation board. Donors gain access to the advice and infrastructure they need to manage their philanthropy, including partnerships, contracts, service providers and relationships with the authorities, not to mention accounting.

What other solutions do you offer?

S.G. We also receive donations from people who want to support a cause financially without being involved in choosing the recipient organisations. This is often the case with bequests. We have created three large thematic funds focusing on education and training for youth, social impact and health, respectively, which so far have made grants totalling 5 million

Swiss francs for 17 projects around the world. The funds are co-financed by private donors or foundations, which enables us to increase the impact of our grants to a range of different projects. The foundation board selects the projects, which are then monitored by experts to ensure they meet the stated objectives. In fact, the quality of our monitoring has recently persuaded several foundations to donate to the funds.

How do you reconcile the privacy sought by some donors with the transparency required by the authorities?

E.E. Our role is to help donors define their philanthropic objectives. They gain access to our experience, expertise, advice, feedback and network. We respect the privacy of donors who want to remain out of the public eye, but we provide the tax and supervisory authorities with total transparency. Put simply, we are an open book, but we don't show the book to everyone. As a hosting foundation, our role is also to raise awareness about the many ways that foundations or individuals can get involved. This book is a good example of how we achieve that goal; the NewGen Council is another. We created the council with about twenty young donors between the ages of 25 and 35 who were keen to explore how they could shape their family's philanthropy. We also joined seven other entrepreneurial foundations in supporting the European Venture Philanthropy (EVPA) conference in Geneva in 2013. Privacy doesn't equate with secrecy – it's simply a question of saying what needs to be said.

How does the Foundation guarantee its independence?

S.G. The way we go about managing the assets entrusted to us is a good example of that. Because independence is a key value for us, we have expanded our range of collaborations in recent years: we now work with around 10 banking partners, who see our service as complementary to theirs. Wealth managers often reach out to us for one of their clients who is looking for a solution.

We believe that donors are looking for solutions that ensure their present interests and future intentions are followed.

A new donor might also ask us to establish a relationship with their bank, if it isn't one of those we already work with.

Transparency and good financial governance are key priorities. We guarantee that each donor's criteria are in line with good governance standards and that they are followed at all times. To that end, and to better serve the interest of donors, we created a financial committee within the foundation and hired an

outside organisation to monitor how funds are managed. We believe that two pairs of eyes are better than one. Our donors and partners value our rigorous management approach.

How do you see the future?

E.E. I'm naturally optimistic, so I would venture to say that generosity is a fast-growing sector. More seriously, though, we believe that donors are looking for solutions that ensure their present interests and future intentions are followed. The essential mission of our foundation is to serve the public interest by supporting donors through simple, effective solutions.

Swiss Philanthropy Foundation

Swiss Philanthropy Foundation is an independent hosting foundation established in 2006. Our mission is to encourage philanthropy by creating and managing philanthropic funds.

Designed to facilitate access to philanthropy, our simple, lightweight, cost-effective solutions simplify the process for donors, so that they can achieve greater impact through their grants.

Acknowledgements

This book was published on the occasion of the Swiss Philanthropy Foundation's 10th anniversary, in September 2017 in Geneva. It aims to celebrate the many faces and multiple challenges of philanthropy.

We extend our sincere thanks to the ambassadors who presented the awards to the 10 recipients profiled in the preceding pages: Sylvie Manzini, Atalanti Moquette, Antonella Notari Vischer, Ariane Waldvogel, Allen Adler, Jean-Louis Carpentier, Jonathan Normand, Ivan Pictet, Alexis du Roy de Blicquy and Fabio Sofia.

As we mark the Foundation's first decade, we also wish to express our deep gratitude to our former board members for their invaluable contributions: Nicolas Borsinger, Paul Caroly, Thierry de Loriol, Alexandre Faltin, Guillaume Fatio and Xavier Oberson.

Finally, we would like to thank Philippe Cathélaz for his help in getting this project off the ground, Sabrina Grassi and Marie Dolla for seeing it through to completion, Brigitte Sion for conducting the interviews and editing the draft, Melissa Tamisier Luchetti for graphic design, and Ramia El Agami for her assistance throughout the project.



SWISS PHILANTHROPY
Foundation

Creating and Managing Philanthropic Funds

Published by

Swiss Philanthropy Foundation
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English translation

Viviane Lowe Traduction + Communication, Versoix

Graphic design and layout

Melissa Tamisier Luchetti

Lithography

Scan Graphic, Nyon

Printing

Imprimerie Chapuis, Geneva



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