



FAIRFAX  
FINANCIAL HOLDINGS LIMITED

# BUSINESS AS A FORCE FOR GOOD

2024 FAIRFAX CHARITABLE GIVING REPORT



In loving memory of Fairfax leaders  
Rick Salsberg and Vinodh Loganadhan,  
whose legacy of kindness and generosity  
lives on in these pages.





The better we do in business, the more good we can do in the world.

I firmly believe businesses like ours have a responsibility to make the world a better place. Our success doesn't exist in a vacuum – it must be shared with those around us, especially the people, communities and causes that need our support.

That's why Fairfax's charitable giving is directly linked to our business success. Fairfax and our operating companies each have very specific targets, donating 2% of pre-tax earnings to causes that are making a difference. The greater our success, the greater our overall impact on the world! Simply put, it's the right thing to do.

**And what a difference that 2% has made:** helping underserved communities thrive, mentoring and educating young people, making strides in health care, cleaning up our oceans, supporting disaster recovery, and more.

Last year's inaugural report generated tremendous excitement and positivity, and based on the inspiring accounts on these pages, this year's is no different. It is wonderful to see the breadth of causes our companies support and understand the ways we're doing good by doing well.

This report wouldn't have been possible without the efforts of dedicated people from across our operations. Like our Presidents who established charitable giving programs at our operating companies. The Corporate Social Responsibility teams who implemented these initiatives. And all our caring employees who give their time and effort to support these causes.

I'd also like to acknowledge the vital work these charitable organizations do every day. As you'll see throughout this report, it doesn't matter how big or small they are, they all have one thing in common: a genuine desire to make the world a better place.

I am thrilled to present you with the 2024 Fairfax Charitable Giving Report. I hope it continues to make you feel proud of being part of the Fairfax community – and serves as an inspiration to keep going out and doing good in the world.

V. P. Watsa  
V. PREM WATSA  
Chairman & CEO

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# FAIRFAX

## GUIDING PRINCIPLES

### OBJECTIVES

- We expect to compound our mark-to-market book value per share over the long-term by 15% annually by running Fairfax and its subsidiaries for the long-term benefit of customers, employees, shareholders, and the communities where we operate – at the expense of short-term profits if necessary.
- Our focus is long-term growth in book value per share and not quarterly earnings. We plan to grow through internal means as well as through friendly acquisitions.
- We always want to be soundly financed.
- We provide complete disclosure annually to our shareholders.

### STRUCTURE

- Our companies are decentralized and run by the Presidents except for performance evaluation, succession planning, acquisitions, financing, and investments, which are done by or with Fairfax. Investing will always be conducted based on a long-term value-oriented philosophy. Cooperation among companies is encouraged to the benefit of Fairfax in total.
- Complete and open communication between Fairfax and subsidiaries is an essential requirement at Fairfax.
- Share ownership and large incentives are encouraged across the Group.
- Fairfax will always be a very small holding company and not an operating company.

### VALUES

- Honesty and integrity are essential in all our relationships and will never be compromised.
- We are results oriented – not political.
- We are team players – no “egos.” A confrontational style is not appropriate. We value loyalty – to Fairfax and our colleagues.
- We follow the Golden Rule: we treat others as we would want to be treated.
- We are hardworking but not at the expense of our families.
- We always look at opportunities but emphasize downside protection and look for ways to minimize loss of capital.
- We are entrepreneurial. We encourage calculated risk-taking. It is all right to fail but we should learn from our mistakes.
- We will never bet the company on any project or acquisition.
- We believe in having fun – at work!

# FAIRFAX

## DONATION STRATEGY

**At Fairfax, our donations strategy takes a two-tiered approach — we donate through Fairfax directly, as well as through each of our individual insurance operating companies. We have a combined target of 2% of pre-tax earnings.**

This giving strategy leverages our global scale to make meaningful contributions, gives companies the autonomy to decide which causes to support, and allows us all to be responsible corporate citizens who do their best to make the world a better place.

Within the holding company, we primarily make donations through the Fairfax Foundations in the U.S. and Canada. This approach enables us to make larger donations globally.

Our insurance companies donate 1% of their pre-tax earnings towards charities of their choosing, with the other 1% of their 2% target going towards the Fairfax Foundations.

**In 2024, Fairfax made a total of \$95 million<sup>1</sup> in donations.** Of that, \$45 million was donated to charities and the remainder to our foundations. It is a number that has increased each year along with the growth of our business.

Since our donations program began in 1991, we have donated over \$480 million, with annual donations increasing approximately 550 times at a compound rate of 20% per year.

The number above only includes direct charitable donations: our companies enthusiastically give a great deal more. It doesn't reflect the thousands of volunteer hours spent by employees, helping refugees, mentoring students, planting trees, helping with local cleanup efforts, and more. Or the hundreds of grassroots initiatives each of our companies are involved in, meeting specific needs that help their communities in impactful ways.

# CAUSES WE SUPPORT

A sampling of the organizations Fairfax and our companies support.

- American Red Cross
  - AmeriCares
  - Blood Cancer UK
  - Centro Providencia
  - Challenged Athletes Foundation
  - Christian Medical College, Vellore
  - City Year
  - CODED Academy X
  - Come Back Alive
  - Cuerpo de Bomberos de Rauco
  - European Cultural Centre of Delphi
  - Financial Industry Collective Outreach (FINCO)
  - Food Banks Canada
  - Foundation for Morristown Medical Center
  - Fundación Corazón Verde
  - Fundación River
  - Fundacja Charytatywni
  - Future 5
  - Garden City Fund
  - Green Power
  - Hope and Homes for Children
  - HOPEgenesis
  - Horatio Alger Association of Canada
  - Institut Curie
  - Maharishi Invincibility Institute
- Make-A-Wish Foundation
  - National Merit Scholarship Corporation
  - Nourish.NJ
  - Omniya Kuwait Recycling
  - Pathways to Education
  - Prostate Cancer Foundation
  - Rachawadee Home
  - Save the Vaal Environment
  - SickKids Foundation
  - Special Operations Warrior Foundation
  - Sri Lanka Police K9 Unit
  - St. Baldrick's Foundation
  - Stamford Hospital Healthcare
  - Sudha Gopalakrishnan Brain Centre IIT Madras
  - Team Brit
  - Techo Chile
  - The Help Group
  - Thrive Scholars
  - Tree Canada
  - Veteran's Hut
  - Vet's Rest Stop
  - Voice of the Oceans
  - Waste Cleanup Action
  - World Vision
  - Youth Employment Services

## 2024 GIVING BY THE NUMBERS

**\$95M**  
donated globally



**100,000+**  
volunteer hours



**\$2M**  
employee donations matched



**\$1M** donated to the American Red Cross for hurricane relief

**\$130M** invested for future donations within Fairfax Foundations

**20** emergency homes built for families in Chile



**26,000** jaguars protected in Brazil

**300** trees planted in Singapore



**3,000** war amputees treated at the Superhumans Center in Ukraine

**147,000** miles travelled to transport kids to cancer care

**\$480M** TOTAL DONATIONS SINCE 1991



### % OF DONATIONS MADE IN 2024

- 24% Health
- 18% Research
- 24% Other\*
- 20% Social Services
- 14% Education

\*Includes environment, arts & culture, disaster relief, and donation matching.



# COMPANY DONATIONS

The funds our insurance companies donate go to support charitable causes that matter to their employees and communities. Each company's causes can be local or global, helping others, supporting arts and culture, protecting the environment, or building better futures for their youth and for their countries.

Initiatives range from community cleanups and tree planting days to helping nearby schools recover from floods. They can take a bigger picture approach, too, supporting global humanitarian efforts or helping fund medical breakthroughs that promise to help us all.

Fairfax companies also help individual employees support causes that matter to them: most offer donation matching and paid employee volunteer days.

It's important to note that this report doesn't cover all the ways Fairfax and our operating companies give back: it's just a sampling. The causes that didn't make these pages are equally as important as those that did. Every donation, every hour spent volunteering, and every bit of awareness raised has made a difference – and given us the privilege of being able to help others.





# NORTH AMERICA



ALLIED WORLD  
CRUM & FORSTER  
NORTHBRIDGE  
ODYSSEY GROUP  
RIVERSTONE  
ZENITH





# ALLIED WORLD

"We give back to our surrounding communities by financially contributing to a broad range of philanthropic organizations that seek to accomplish meaningful change."

## Support Dogs: Strengthening the pack

*The amazing canines of Support Dogs are making lives better for people living with physical disabilities, autism, epilepsy, and other challenges.*

Dogs are amazing creatures. They're therapeutic, they're charming, and thanks to UK-based Support Dogs, they're also a lifeline to freedom for people facing physical limitations.



## Safety is their specialty

- Autism assistance dogs provide safety for their owners and help reduce stress in social environments.
- Seizure alert dogs give 100% reliable, lifesaving alerts up to one hour before an epileptic seizure.
- Disability assistance means each person's dog is trained to perform tasks tailored to their individual needs.

Since 2015, Allied World has donated funds to assist Support Dogs with operational expenses and fully funded the training of Lizzie, the Allied World dog. In 2024, they contributed to the capital campaign to fund the new Support Dogs headquarters – a place purpose-built to train more dogs and help even more people.

Allied World's commitment includes the Allied World Puppy Training Area, where new dogs will be trained. Allied World also hosted Support Dogs at two insurance industry conferences, increasing awareness, donations – and the reach of an organization that's making lives better for so many.

A SECOND CHANCE FOR EVERYONE: 1 IN 4 DOGS TRAINED WITH **SUPPORT DOGS** ARE RESCUES.

## Zeus' story

This super-smart Labrador has been trained by Support Dogs to help his young owner navigate a world previously full of limitations. Zeus helps Bobby with social situations, reducing his anxiety and making Bobby's life safer and more inclusive.

"Before, Bobby wouldn't walk anywhere, but with Zeus we can enjoy family walks," says Bobby's dad. "For the first time ever, he is now bursting with confidence and chatting away with other little boys and girls."

## Teddy's story

Teddy's owner has a rare neurological condition. After two strokes, she counts on him for support around the house, which includes opening doors and helping her get in and out of her wheelchair.

"We work together very well," says Diana, Teddy's owner. "Teddy is our soul, a family member – in fact he is the head of the house, the boss! He is also very sensitive: he knows when I don't feel well and comes and lies on me to comfort me."



## ADDITIONAL CHARITIES

### MAKE-A-WISH FOUNDATION

This charity grants wishes to children with a critical illness. A wish experience can be a game-changer for the child, but it also impacts parents, volunteers, donors, sponsors, medical professionals, and communities.

### ST. BALDRICK'S FOUNDATION

Allied World has supported this cause for over a decade, helping to advance progress and foster innovation in childhood cancer research.

### SPECIAL OPERATIONS WARRIOR FOUNDATION (SOWF)

Giving children of fallen U.S. military personnel the support they need, from cradle to career. They ensure no child is left behind, and each one can pursue their dreams with hope and confidence.



# CRUM & FORSTER

“We believe in doing good by doing well. Our commitment to the communities we live and work in is an important part of our culture and is evident in our enthusiastic spirit of volunteerism.”

## Morristown Medical: Stigma-free care

*The Behavioral Assessment Center at Morristown Medical is an urgent care facility for short-term outpatient psychiatric care.*

The mental health crisis affects us all. Its impacts can be seen worldwide – but also close to home. Morris County (New Jersey), home to Crum & Forster (C&F) headquarters, is no exception.

In 2023, Morristown Medical Center identified a community need for more resources geared toward behavioural health emergencies, and C&F responded with a multi-year financial commitment to their Behavioral Health Assessment Center (BHAC).

This outpatient facility is a crucial community resource, offering same-day intervention and short-term therapy for children and adults who do not require emergency care.

Recognizing the challenges of finding a mental health provider, the Center provides evaluations and short-term bridge appointments for up to 30 days, ensuring patients receive support until they can transition to a community-based provider.

Children and adults can receive same-day intervention and short-term therapy. They have access to licenced clinicians, a mental health assistant, a program coordinator and two administrative assistants to triage their needs and advocate for their care.

While the Center has set business hours, off-hour coverage is provided by the Crisis Intervention Service team, giving patients essential 24-hour access to care.

THE PAST FEW YEARS HAVE TAKEN A TREMENDOUS TOLL ON THE MENTAL HEALTH OF OUR COMMUNITIES. C&F’S GENEROUS GIFT WILL HELP US CONTINUE TO PRIORITIZE AND SERVE THIS IMPORTANT PATIENT POPULATION.

TRISH O’KEEFE

PRESIDENT, MORRISTOWN MEDICAL CENTER



A visit to the Behavioral Health Assessment Center.

## New space, new opportunities

While the facility only opened its doors in 2023, it quickly became clear that an expansion was needed to meet the growing needs of the community. C&F’s gift was therefore directed to fund an additional 1,130 square feet of space.

The expanded facility opened in 2024 with the goal of continued open mental health dialogue, offering more resources including:

- 13 consultation rooms
- Charting and support areas
- Staff conference room, lounge space and restroom
- Private entrance

By providing a reliable place to turn to that understands the needs of those in pain, Morristown Medical Center can continue to be one of the world’s best hospitals.

## ADDITIONAL CHARITIES

### Insurance Industry Charitable Foundation (IICF)

This foundation unites the collective strength of the insurance industry in providing grants, volunteer service, and leadership in the communities where we live and work.

### Nourish.NJ

Creating lasting solutions to the problems of hunger, homelessness and poverty, this organization provides services 365 days a year in a warm, safe, and caring environment.



# NORTHBRIDGE

“We believe in doing good for our communities by connecting with our youth, environment, and each other. Through Northbridge Cares, Northbridge supports, educates and encourages Canadian children and youth to reach their full potential.”

## Food Banks Canada: Bridging the hunger gap

*The Food Banks Canada (FBC) After the Bell Program is helping feed kids over the summer, when school-run food programs close.*

In 2024, visits to Canadian food banks were 90% higher than in 2019. Housing and food inflation is hitting people harder than ever – especially families with children. One third of food bank clients are children and youth, many of whom depend on school-run programs for food.

However, in the summer, schools close – and so do their affiliated food programs. This puts even greater pressure on families already struggling with housing, food, and fuel costs. FBC’s After the Bell program helps them bridge this gap: it distributes healthy, kid-friendly food packs to school-aged children during the summer months.



*Northbridge volunteers at a food packing event.*

## Funding, fundraising, and volunteering

In 2024, Northbridge donations supported FBC’s goal of getting 200,000 food packs to food-insecure children in over 200 communities. Northbridge teams also volunteered at the After the Bell food packing event, assembling hundreds of food packs for distribution to families over the summer – a time when those who depend on school food programs might otherwise go hungry.

Melissa Mullis runs the Root Cellar Food & Wellness Hub in Medicine Hat, Alberta. During the school year, the hub provides lunch to over 1,500 children a day. In July and August, they can still keep tummies full with food packs from After the Bell.

“After the Bell ensures that children living in poverty or families struggling to provide lunch items can support their kids through the summer,” she says. “It lets us be good community partners.”



*Stuffing food packs with nutritious snacks.*



## What’s in a pack?

Each After the Bell pack has shelf-stable items like crackers, seed butter, oatmeal, granola bars, fruit bars, milk, cereal, and applesauce. Local food banks also receive funds to buy fresh food like fruit, vegetables, and yogurt.

## Making hunger history

FBC supports over 5,100 food bank organizations across the country, and through research, strategy, and government advocacy, they continue looking at how to prevent hunger in the future. Northbridge donations have also helped food banks offer more fresh food, and enabled sustainable solutions to support northern communities facing food insecurity.

## ADDITIONAL CHARITIES

### Pathways to Education

Pathways to Education is a national charitable organization breaking the cycle of poverty through education. Its award-winning program creates positive social change by supporting more than 9,000 youth living in low-income communities across Canada.

### Children’s Aid Foundation of Canada

This national charity is dedicated to improving the lives of children, youth and families who have experienced the welfare system. Their goal is to remove barriers and create opportunities.



*What’s inside an After the Bell food pack.*



# ODYSSEY GROUP

“When we succeed, those in the communities in which our employees live and work will benefit too. The Odyssey Group Foundation proudly supports a wide array of organizations focused on health and medical, cancer research, disaster relief, food and shelter, community and human services, education, and the environment.”

## The Ocean Cleanup: Tackling plastic pollution

*The Ocean Cleanup's System 03 is a groundbreaking technology that can clean an area the size of a football field every five seconds.*

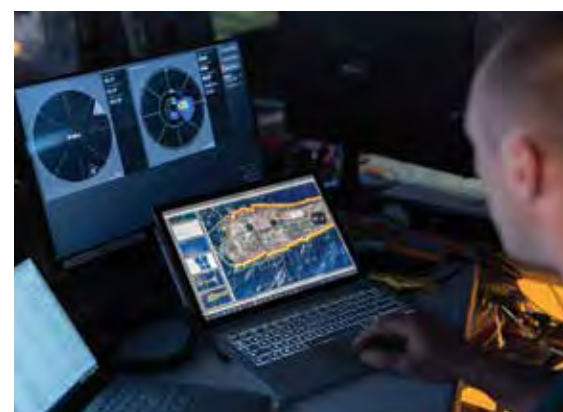
The Great Pacific Garbage Patch is a vast collection of plastic waste measuring 1.6 million square kilometres and continuously growing: researchers estimate it has increased 10-fold each decade since 1945. It's a massive problem that requires an equally large-scale solution. That's where the Ocean Cleanup comes in. They develop technologies to rid the oceans of plastic: their systems are used all over the world and have removed millions of kilograms of plastic pollution. Odyssey Group has supported this cleanup for a number of years. In 2024, they helped fund the organization's innovative System 03.

This advanced technology targets everything from microplastics to abandoned fishing nets, removing them from waters where they impact marine life and the health of the ocean. System 03 was deployed to the Great Pacific Garbage Patch in 2023.

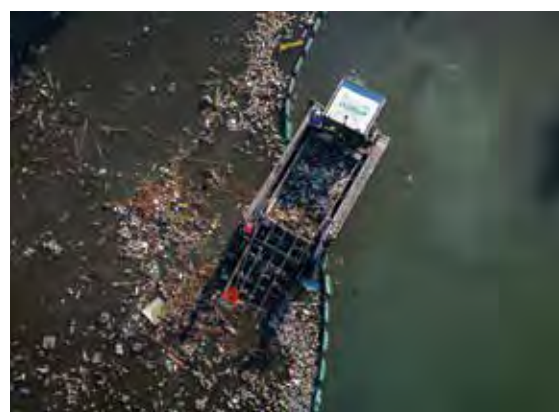
### How it works

Two vessels tow a 2.2 km-long floating barrier with a screen that extends four metres below the surface. System 03 is towed very slowly (at a walking pace), monitoring data and using AI modelling to steer towards the highest density areas to maximize impact.

Wings guide the plastic pieces into a huge sack called the Retention Zone. When the sack is full, it is pulled onto a vessel, sorted and packed. The plastic is recycled into sustainable new products, which are then sold to fund further cleanup.



*Monitoring data and using AI modeling.*



*System 03's 2.2 km barrier collects plastic waste.*



*Plastic waste removed from the Great Pacific Garbage Patch.*

### Protecting marine life

System 03 includes a Marine Animal Safety Hatch (MASH) that's monitored by underwater cameras. If an animal enters the Retention Zone, the MASH opens an exit hatch and gives the animal a clear route out – without losing any collected plastic.

System 03 is an exciting innovation that's making a huge dent in plastic pollution in the Pacific – and acting as the blueprint for cleanup technology advancements to come. And while their initial efforts have focused on the world's biggest plastic patch, they continue to develop applications to tackle other garbage patches around the world.



*Sorting plastic waste on deck.*

## ADDITIONAL CHARITIES

### Icahn School of Medicine at Mount Sinai

Odyssey Group supports a project focused on the early stages of multiple sclerosis (MS), studying patients who have no symptoms but do have MRI findings that indicate the presence of MS.

### Future 5

The OdysseyRe Scholar Program is run in partnership with Future 5, an organization that connects low-income high school students to the greater community and provides them with financial support.



# RIVERSTONE

"Our giving strategy is to support organizations that have a broad and meaningful community impact where our employees live and work. That strategy is rooted in our corporate vision: being a positive force for change that delivers brighter futures for our customers, our people and our communities."

## Ride with Emilio: Transporting kids to cancer care

*The Emilio Nares Foundation (ENF) is a California-based organization that provides transportation and other support for families of children undergoing cancer treatment.*

When you're a family with a young child that's going through cancer treatment, each day brings new challenges. For many, not having a car or easy access to transportation can make getting to appointments yet another hurdle. That's where the ENF's Ride with Emilio program comes in.

No child should miss a medical treatment because they can't get there. That's why RiverStone supports Ride with Emilio.

This organization provides free, safe, clean, reliable transportation to low-income children and their families to ensure they never miss a treatment. Sanitary vans and friendly drivers transport immunocompromised children and youth all over Southern California.



### Inspired by kindness

The charity was founded in memory of six-year-old Emilio Nares, who lost his life to Acute Lymphoblastic Leukemia. When he was going through treatment, his parents Diane and Richard had tremendous support from family, friends, and even strangers.

However, when they talked to other families going through the same thing, they realized not everyone had the same kind of support. So, they founded the ENF to help low-income, underserved families meet basic needs, especially transportation.

TAKING AWAY PART OF THE BURDEN FOR THESE FAMILIES SHOWS THEIR COMMUNITY CARES ABOUT THEM AND THEIR WELL-BEING.

ELSA MORALES-ROTH  
EXECUTIVE DIRECTOR, ENF



### ENF IMPACT IN 2024

> 147,893 miles travelled  
> 3,965 trips  
> 2,439 appointments

### Supporting families through difficult times

In addition to Ride with Emilio, the ENF helps underserved families in a variety of ways:

- **Family Resource Centre:** This bilingual service supports newly diagnosed children and their families by helping them access food, housing, legal aid, mental health services, and more.
- **Emilio's Snack Bags:** Kids have to fast before many of their treatments. These hospital-approved bags provide nutritious, post-treatment snacks for kids in the oncology units at children's hospitals.
- **End of Life:** The ENF runs a network that provides meals, and helps fulfil a child's final wishes while they're in palliative care. They also provide financial aid to help cover funeral costs.
- **Creating for Hope:** This volunteer-based program helps parents stay busy during long hospital stays. Free sewing, knitting, and crocheting classes offer a welcome distraction and help connect parents who are on similar journeys.

### ADDITIONAL CHARITIES

#### City Year

This organization helps support students and schools to develop strong civic leaders while working toward equitable access to learning for all students.

#### New Hampshire Food Bank

Food insecurity continues to be a challenge to many in the community. This charity provides meals, job training, and a summer food service program to those in need.



# ZENITH

“We believe in the greater good and nurturing our community connections by giving back to communities where we live and do business. Our donations serve those most in need through volunteerism, corporate and employee contributions, regional events, matching gifts, and response to disasters.”

## The Help Group: Fostering potential

*Helping children, adolescents, and adults with autism spectrum disorder, learning disabilities, ADHD, developmental delays, history of abuse, and emotional challenges.*

Everyone deserves the chance for a brighter future. That’s why Zenith has been a proud supporter of The Help Group for nearly 50 years. This long-standing partnership got its start when Zenith provided the funding for the Group’s main campus, laying the foundation for a lasting commitment to individuals with special needs and mental health challenges.

The Help Group is a multifaceted organization committed to empowering individuals with diverse needs, providing comprehensive support and resources to help them overcome obstacles, embrace their abilities, and build brighter futures for themselves.

They aim to empower individuals and their families with therapy, case management, residential programs, and neuropsychological testing. Programs encompass educational support, mental health care, vocational training, after-school enrichment, specialized camps, and emotional and behavioural support.

A dedicated team of over 650 professionals operates across six state-of-the-art campuses, providing essential services to more than 6,000 people each year, many of whom are from under-resourced families. That number includes 850 students at nine specialized day schools spanning pre-kindergarten through secondary.

## An individualized approach

Supporting people with special needs and mental health challenges isn’t a one-size-fits all proposition. The Help Group addresses the complex needs of each individual, fostering independence, building resilience, and promoting well-being. By strengthening skills, improving access to appropriate resources, and creating supportive environments, the organization fosters potential and helps people live productive, fulfilling lives.



Fairfax and Zenith executives watch a student performance.



Executive members of The Help Group, Zenith Insurance, and Fairfax.

“WE HAVE EXPANDED AND PILOTED PROGRAMS TO REACH EVEN MORE INDIVIDUALS – THIS WOULDN’T BE POSSIBLE WITHOUT PARTNERSHIPS LIKE THE ONE WE HAVE WITH ZENITH.”

**SUSAN BERMAN, PH.D**  
PRESIDENT AND CEO, THE HELP GROUP



## ADDITIONAL CHARITIES

### California Agricultural Leadership Foundation (CALF)



Zenith provides time and financial support to CALF to help deliver on their mission of educating tomorrow’s agricultural leaders.

### Thrive Scholars

Zenith is committed to helping high-potential students from underrepresented communities reach their academic goals through Thrive Scholars. Fairfax also partners with this organization to extend its valuable impact. See page 74 for details.



# SOUTH AMERICA



FAIRFAX BRASIL  
LA MERIDIONAL  
SOUTHBRIDGE CHILE  
SOUTHBRIDGE COLOMBIA  
SOUTHBRIDGE URUGUAY



# FAIRFAX BRASIL

“Protect, inform, and sustain: our sustainability framework emphasizes responsible and impactful contributions. By connecting our philanthropic efforts with sustainability objectives, we strive to create meaningful change, impacting the communities we serve. This alignment strengthens our corporate social responsibility and supports our commitment to a sustainable and resilient future for all.”



## Onçafari: Giving big cats a better chance

*Fairfax Brasil is protecting endangered jaguars, championing biodiversity, and creating a healthier home for the country's wildlife.*

Brazil is home to 50% of the world's jaguars – about 26,000 of the big felines live in protected areas across the country. These magnificent creatures once ranged from Texas down to northern Argentina. They have lost half of that territory due to habitat destruction and human activity, with

remaining populations increasingly threatened by deforestation, illegal hunting, agriculture, and infrastructure expansion.

This decline doesn't just affect jaguars: it impacts entire natural ecosystems and the communities that rely on them for farming and tourism. That's why Fairfax Brasil has partnered with Onçafari, a non-profit dedicated to saving Brazil's jaguars, pumas, and maned wolves – and preserving the country's incredible biodiversity.

BY EXPLORING TOPICS LIKE BIODIVERSITY AND SUSTAINABLE PRACTICES, FAIRFAX BRASIL EMPOWERS THEIR EMPLOYEES TO BECOME ADVOCATES FOR PRESERVATION, CONTRIBUTING TO A MORE SUSTAINABLE FUTURE.

Fairfax Brasil has supported a wide variety of Onçafari initiatives:

**Jaguar monitoring:** Tracking jaguar populations helps gather vital data on their behaviour, health, and movements – all of which is essential for conservation efforts.

**Community engagement:** Workshops and educational outreach inform local communities about the importance of jaguar conservation, fostering a sense of stewardship towards wildlife and encouraging advocacy.

**Habitat restoration:** Projects restore and preserve habitats that support jaguar populations, ensuring these ecosystems remain viable and healthy.

**Wildlife research:** Collaborating with researchers, Onçafari engages in scientific studies that enhance our understanding of jaguar ecology, which helps inform effective conservation strategies.

**Awareness campaigns:** Onçafari raises awareness about the threats facing jaguars and the need for their conservation, mobilizing public support.

**Volunteering:** Fairfax Brasil employees and other individuals can contribute directly to conservation efforts, enhancing community involvement.

**Recreational activities:** Eco-tourism initiatives and wildlife observation tours promote an appreciation for jaguars and their habitats and support sustainable economic practices within local communities.

### Fostering awareness at the office

Fairfax Brasil employees can attend engaging discussions about jaguars and how their survival positively impacts both natural ecosystems and human society. Fairfax Brasil also teamed up with Onçafari for the 2024 Jaguar Parade, where they auctioned off art, with 100% of funds raised going to conservation projects.



## ADDITIONAL CHARITY

### Voice of the Ocean

This global movement is dedicated to combating plastic pollution in the oceans, promoting sustainable practices and reducing single-use plastic.



# LA MERIDIONAL

“We are committed to social transformation by empowering the families we serve.”

## Fundación River: Helping kids stay in school

*The Jóvenes al Mundo program (Youth to the World Program), run by Fundación River, offers young people from disadvantaged communities in Argentina the support they need to succeed.*

In Argentina, over 40% of students don't finish secondary school: many of those living in low-income communities like Buenos Aires' Padre Mugica slum must leave school early to help support their families.

Jóvenes al Mundo is helping change those statistics – and create a better future for the students, their families, and their communities. The program sponsors 50 young people from Padre Mugica, helping them through high school and their first years of university with scholarships, training, mentorships and other support.



## JÓVENES AL MUNDO HAS AWARDED 372 SECONDARY SCHOLARSHIPS AND 16 UNIVERSITY SCHOLARSHIPS TO DATE.

The goal is to open students' eyes to the value of a good education, promote the fundamental values of responsibility, commitment, and personal effort – and open the door to opportunity.

The program also engages with the families of the students, offering them resources to foster positive parenting so they can encourage and support their children's educational goals.

This holistic approach improves academic performance as well as interpersonal skills and self-awareness, helping young people grow into well-rounded individuals who can contribute positively to society. Keeping students in school helps break the cycle of poverty, and ultimately strengthens not just individual communities, but Argentina as a whole.

### La Meridional employees make great mentors

La Meridional encourages employees from branches across the country to volunteer as mentors. They donate their time to helping young people develop skills, build confidence, and grow – personally, academically, and professionally.





# SOUTHBRIDGE CHILE

“Our charitable initiatives and sustainability plan support important global goals including gender equality, economic growth, and climate action. We strive for accessibility, aiming to benefit people, businesses, and the planet. We focus on reducing the impact of natural disasters, especially for vulnerable communities. Overall, we dream to inspire.”

## Techo Chile: Building hope

*Techo Chile is an organization that helps people find safe shelter, community, and hope in Chile's precarious informal settlements.*

In early 2024, deadly forest fires tore through the Valparaíso region of Chile, claiming more than a hundred lives, destroying homes and communities, and ravaging the landscape. Left homeless, many were forced to find shelter in informal settlements.

These settlements, often located in the ravines and hillsides of the city, lack basic services and infrastructure like clean water, adequate sanitation, and reliable electricity. The settlements themselves are also at high risk of natural disasters like landslides and fires due to their unstable locations.



## Homes for those in need

Techo Chile is a non-profit foundation that believes everyone deserves a dignified place to live. They work with the most excluded and disadvantaged communities to help improve the quality of life for those who have lost their homes or are living in precarious housing situations.

Techo's focus is on overcoming poverty in these settlements by building emergency housing, fostering community development, and advocating for public policies that ensure dignified and sustainable housing.

They support large-scale construction projects such as building transitional homes, known as *mediaguas*, for people living in inadequate housing across Latin America. These homes are built by volunteers who work with affected families, providing safe and private shelter in times of crisis.



## A partnership for sustainable development

A 2024 gift from Southbridge helped Techo build 20 emergency homes for families affected by the Valparaíso wildfires.

Southbridge and Techo have also worked together to launch social inclusion programs that cover education, healthcare, economic development, financial management, and technical training. These programs are organized around weekly community meetings led by local residents, ensuring that the community is actively involved and directly benefits.

To further support community development, Southbridge collaborated with Techo to empower residents to build permanent housing and create their own lasting, self-sufficient communities. As a result, 860 volunteers and 425 community leaders contributed to 117 community projects, helping 108 communities and supporting 6,093 families.

Looking ahead to 2025, Southbridge is excited to continue this collaboration. With the increasing frequency and severity of climate-related disasters, Techo's swift response has been crucial in supporting affected communities.

## ADDITIONAL CHARITIES

### Rescatando Patitas

A canine rehabilitation centre dedicated to rescuing, rehabilitating, and finding homes for dogs that have been mistreated or abandoned.

### Cuerpo de Bomberos de Rauco

Firefighting organization serving the community of Rauco in Chile.



# SOUTHBRIDGE COLOMBIA

“We do good by doing well. We believe in maximizing our profits in order to become agents of positive change in our society.”

## Fundación Acción Interna: Transformation & rehabilitation

*By improving the quality of life of inmates in Colombia's penitentiaries and supporting them after release, this organization is helping them live productive, fulfilling lives.*

Fundación Acción Interna (Internal Action Foundation) offers second chances to people who may not have had a first one.

Many inmates in Colombia's prison system come from communities of extreme poverty. Being imprisoned heightens their trauma: years of captivity and isolation make it that much harder to re-enter society when they are released, and without support, they are more likely to reoffend and end up back in prison.

Acción Interna is focused on breaking that cycle – and together with partners like Southbridge, they are helping reintegrate prisoners to create a stronger Colombia.



Helping the children of incarcerated parents.

## Restoring dignity

Established in 2012 by actress and activist Johana Bahamón, the foundation helps improve prisoners' quality of life and gives them the emotional and social resources to reintegrate into society and contribute to their communities.

From free legal guidance to food for their families, skills workshops to mental health counselling, prisoners and parolees can count on much-needed support – and on being treated with care and dignity.

## Boosting employability

Inmates build communication and literacy skills and learn emotional regulation and anger management. They develop their soft skills and have access to education and vocational training. Post-prison, the support continues, with training, scholarships, and connections to the business world.

The foundation also functions as an employment agency, helping with career guidance, occupational skills, placement, labour intermediation, training in entrepreneurship and occupational skills, and more.

## Fostering entrepreneurialism

Through work projects, inmates can experience fulfilling work. The foundation partners with prison programs designed to turn penitentiaries into productive spaces. Through that work, they learn, build capability, and get ready for life outside of prison. The items they produce are sold in an online store where all products are made by current or former prisoners.

## Supporting families

In 2024, the Fundación Acción Interna food program helped feed 400 children of incarcerated parents, with monthly vouchers contributing to their nutritional needs.

## Building awareness

The foundation runs a podcast called “The Cell: Voices of Freedom,” which tells people's stories of incarceration, their post-release experiences – and highlights the difference having a second chance has made in their lives.

Foundation founder Johana Bahamón has also written a book called *Second Chances: Stories of Freedom*. It details the obstacles and closed doors prisoners face after release, looks at the work the organization has done to change this reality, and invites communities to reflect on and be part of the solution.

## ADDITIONAL CHARITIES

### Fundación Corazón Verde

Supporting education that helps children – and aids in Colombia's future development.

### Fundación Gastronomía Social

Combating food insecurity and malnutrition in disadvantaged communities across Colombia.



Teaching skills that foster employability and entrepreneurialism.



# SOUTHBRIDGE URUGUAY

"We are committed to young people and their future. By uncovering opportunities for learning, growth and contributing to their communities, we're building a stronger society in which we're proud to serve."



Southbridge volunteers serve breakfast at Centro Providencia.

## Centro Providencia: Supporting Uruguay's next generation

*Southbridge Uruguay supports this organization's breakfast initiative, preparing and serving breakfast to the children at the centre.*

Centro Providencia is a school operating in one of the most disadvantaged parts of Montevideo, providing a safe, inspiring place to learn and grow.

Children can attend school or get additional educational support through a variety of programs including high school groups, a youth centre, vocational training and a religious studies program.

Children get breakfast every day at the centre so they're fuelled and ready to learn: Southbridge Uruguay volunteers are regularly at the school to serve this important meal.



## Caring for kids

Providencia's Child and Family Care Centre is only the second early childcare centre of its kind in the community, serving 100 babies and their families.

Their popular Children's Club supports 110 boys and girls who visit after school: the program promotes a love of learning, giving them access to sports, workshops, and a safe place to learn, grow, and have fun.

Providencia also runs the Youth Centre, a program that maintains their relationships with the children from the Child and Family Care Centre programs. Children can enjoy a space that helps ensure their education continues, with the encouragement and support they need.

## Extra help for high school students

Providencia offers a free extended-hour program for 150 students, with academic help, workshops, tutoring, and individualized support, plus meetings with social workers and psychologists – all designed to help them learn strategies to prioritize their education and future.

## ADDITIONAL CHARITIES

### Arcos Dorados

A fundraiser to cover expenses of families from outside Montevideo whose children are in the hospital located in the city.

### Fundación Vaiven

An initiative that encourages employees to donate toys which are then donated to children in underserved communities.



# EUROPE



ARX

BRIT

COLONNADE

EUROLIFE FFH

POLISH RE

UNIVERSALNA



# ARX

“As the war in Ukraine enters its fourth year, ARX does everything it can to support the country, including helping military veterans, their families, and the families of employees impacted by the war.”

## Veteran's Hut: Finding strength in recovery

*This Ukrainian organization ensures every veteran who returns home from war can feel supported in recovering from trauma and rebuild their life. They also train veterans to become psychologists, building a support team that really understands the experiences of the people they help.*

The World Health Organization estimates that 22% of people who have experienced war or other conflict will face mental health challenges such as depression, anxiety, post-traumatic stress disorder (PTSD), bipolar disorder, or schizophrenia.

Ukrainian veterans are coming home from war only to face a different kind of battle. Mental illness borne of trauma is a sad reality – one that highlights the beleaguered country's growing need for psychological support. PTSD is a particular challenge that makes it hard to return to “normal” life. The disorder complicates family relationships, makes it harder to stay employed, and can lead to issues like conflict and social isolation.



“We Are Here” training for Fairfax employees.

## Rebuilding lives

Individual and group psychological rehabilitation sessions promote mental health and help with overcoming stress and trauma. One of the standout features of this program is its emphasis on PTSD. Rather than looking at PTSD and other mental health issues as insurmountable problems, Veteran's Hut sees them as part of a veteran's life journey and encourages them to find strength in those experiences.

## Training psychologists who are also veterans

This second facet of the organization's mission is what makes them unique: they believe that the best psychologists for veterans are those who have also faced war themselves, have experienced the same traumas first hand, and come from a place of genuine understanding. Having that in common ensures a level of trust and empathy crucial for effective rehabilitation.

Veteran's Hut gives veterans the chance to become professional psychologists with a free training program run in partnership with the Kyiv National University of Taras Shevchenko. This program fills Ukraine's growing need for psychological support and provides veterans with a meaningful career path that empowers them to use their experiences to help others.

After completing all stages of the program, participants graduate with a Master's degree in psychology. The first wave of 20 veteran-psychologists will start work in 2025, with each one able to support at least 20 veterans and their family members each month, making a difference to thousands.

IN 2025, 20 VETERANS WILL GRADUATE WITH PSYCHOLOGY DEGREES – AND THE POTENTIAL TO HELP THOUSANDS.

## Helping Fairfax families

In 2024, the Veteran's Hut team held “We Are Here,” a training session organized by Fairfax companies ARX, Universalna, and Colonnade for employees and their families.

Chief psychologist and Veteran's Hut founder Oleksandr Tkachenko discussed the best ways to communicate with veterans at home and at work. In the session, veterans, the wife of a veteran, and the widow of a fallen soldier shared their experiences.

In Ukraine, people often say *slava Ukraini* (glory to Ukraine) and the response is *heroyam slava* (glory to the heroes). With support from Veteran's Hut, those heroes will find not just glory, but psychological peace, a more resilient community – and a stronger future for their country.



Session with an emotional support dog.



Veterans taking part in rehab activities.

## ADDITIONAL CHARITIES

### Superhumans Center

This cutting-edge rehabilitation facility uses advanced treatment methods to help Ukrainian war amputees live fulfilling lives. (You can read more about this charity on page 48.)

### Come Back Alive

This organization raises money to support unmanned demining systems in Ukraine.



# BRIT

“Our mission is to leverage our resources, expertise, and influence to support initiatives that address critical social issues, promote sustainability, and enhance community well-being.”

## Kibera Soweto Academy: Hope through education

*Kibera is the poorest suburb in Kenya and the largest slum in Africa. The Kibera Soweto Academy is educating Kibera's children to stop the cycle of poverty.*

Kibera is a challenging place to grow up. Home to 250,000 people living in an area of only 2.5 square kilometers, it's one of the most densely populated places in the world – and one of the poorest.

Most residents live in small, cramped homes made of mud and sheet metal, often without running water or toilets. There is a lack of clean water, sewage systems, electricity, and healthcare – and more than half of adults have no steady income, earning less than \$2 a day.

Boredom, unemployment, and access to drugs perpetuate the cycle of poverty – and make it difficult for youth to reach their potential.

A unique school in one of Kenya's poorest places is showing children there's a future for them. Kibera Soweto Academy, located in the heart of Kibera, is a beacon of hope and transformation.

## Creating stronger futures

Brit has been supporting the Academy since 2017, donating funds to build a new library, computer room, dining room, kitchen, washrooms, water source, and more. They help pay for food, school uniforms, teacher salaries, and local maintenance crews. Colleagues from Brit have travelled to Kibera to help with maintenance, painting, and gardening, with all materials being sourced from the local community.

The school has grown with Brit's support, and it has been especially helpful for Kibera's girls, giving them a chance for education and protecting them from child marriage.

## Feeding potential

Founded in 1988 by Reverend Chrispinus Okumu and his wife Joan, the Academy began as a nursery school for five abandoned children. Today the Kibera Soweto Academy feeds, clothes, educates, and provides clean drinking water for over 500 children every day, with 100 of the most vulnerable girls living in a dorm on campus.

With access to good food, quality education, and emotional support, it gives the community's young residents a promising path out of poverty and hope for a better future.



Kibera, Kenya.

“  
IF WE WERE TO COUNT OUR BLESSINGS, THEN YOU OUR DONORS  
WOULD BE COUNTED TWICE. YOU KEEP ON GIVING WITHOUT  
EXPECTING ANYTHING IN RETURN.

## STUDENT

KIBERA SOWETO ACADEMY



Academy founder Rev. Chrispinus Okumu with some students.

## ADDITIONAL CHARITIES

### Young Minds

An organization that's helping young people feel like they aren't alone in their mental health journey.

### Living Well in Bromley

A local food bank that also provides clothing, hot meals, a free café, community choir, counselling, and help with housing.





# COLONNADE

“Colonnade makes charitable donations through our branches in six countries. We engage all locations to do good that impacts their communities, society, and the environment. We also support our employees and their families in Ukraine.”

## Elpida: Helping seniors thrive

*This unique centre offers Prague's seniors a place for learning, wellness, and social connection.*

Getting older is inevitable. Feeling older is a choice. Learning new things can help our brains stay healthy as we age – and so can interacting with others.

Seniors from all over Prague have a place that’s keeping them engaged and connected. Elpida is a unique Seniors’ Centre offering vibrant programs, rich programming, energetic volunteers, and unique opportunities, helping its members stay active, healthy, and socially connected.



*Crafting, creating, and connecting at Elpida Seniors' Centre.*

## Educational centres

With two locations in Prague, seniors have access to a number of cultural, educational, creative, and active programs – in person and online.

They can get basic financial, tax and legal advice, learn about technology and AI, take improvisation classes, learn new languages, learn about art, history and fashion, play bridge, join a knitting club or a walking group – or even learn the basics of aviation.

They produce a podcast called “Old’s Cool,” which covers all kinds of fascinating topics – and a quarterly magazine called *Vital*.

They also offer a program that trains the teachers – their Senior Friendly Teacher Academy is a 50-hour program for lecturers, librarians, teachers, and others looking to be involved in senior education.

“For generations, humanity has strived to live longer and healthier lives,” says Jiří Hrabě, Director of Elpida. “But it is important that life is not only long, but also meaningful and fulfilling. Elpida is here to help current and future seniors find this fulfillment.”

ELPIDA IS A GREEK WORD THAT MEANS “HOPE” OR “EXPECTATION.” IT EMBODIES A SENSE OF OPTIMISM AND FUTURE POSSIBILITIES.

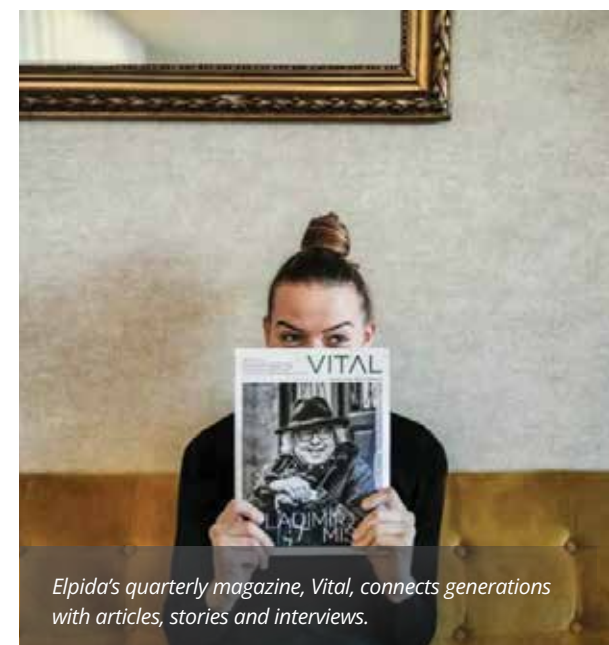
## An inviting place to learn and play

After their workshops and classes, members can head to the Old School Café, a cozy space to enjoy tasty homemade cakes and sandwiches – and lots of friendly company.

Elpida also has numerous volunteer opportunities, allowing members to give back to the community and keep their minds and bodies active.

## Socks from Grandma (Ponožky od babičky)

Elpida has even created their own fashion brand! Hundreds of knitters from all over the Czech Republic make beautiful socks, which are available for purchase. It’s a creative outlet for seniors – and a great way to generate funds for the centres.



*Elpida's quarterly magazine, Vital, connects generations with articles, stories and interviews.*



*Coffee at Elpida's cozy Old School Café.*

## ADDITIONAL CHARITIES

### Hope and Homes for Children

Provides a safe place for Romanian orphans to eat and sleep – and get the love and support they need to thrive.

### Child Helpline

Supports the well-being of children with a 24-hour hotline and a safe place to turn to in the hopes of preventing self-harm and suicide.

# EUROLIFE FFH

“We aim to bring to life platforms, initiatives and programs that show our commitment to helping people and improving communities by bolstering their quality of life. Because our aspiration is to give access to education and cultural initiatives to the widest audience possible, we decided to partner with one of the most esteemed museums in Greece.”

## Museum of Cycladic Art: Preserving culture for the future

*Imagine a place that brings ancient history to life, where each artifact tells the fascinating story of a long-ago civilization.*

The Museum of Cycladic Art houses one of the most complete collections of Cycladic Art in the world and has been a go-to destination for art lovers and culture enthusiasts since 1986.



*Experiencing art through the In Touch program.*

This not-for-profit organization doesn't rely on government funding. Rather, it is dependent on contributions from partners like EuroLife FFH, which has culture and education as a key pillar of its giving strategy.

## Bringing art to the visually impaired

The In Touch program makes the Museum's collection accessible to visitors with sensory disabilities. Select exhibits include “touchable” copies made of marble or resin, which allow visitors to experience representations of museum artifacts through touch.

The exhibits include Braille and large-font descriptions, with interactive haptic (sensory) floor plans to make it easier for people to find their way through.

The In Touch program also includes a multi-sensory museum kit, guided tours with sign language interpreters, school tours for children with sensory disabilities, and more. In 2024, over 500 people with sensory disabilities benefited from the program.

## Getting creative with history

The annual International Kids' Art Contest enables children from all over the country to express themselves creatively through art, develop their imaginations – and get to know the Museum. Thousands of children participate every year, including those in refugee reception and integration centres. The 2024 contest, “Today's Stories on Ancient Vases,” had 12,000 entries.



*Museum festivals give kids a chance to get hands-on with art.*

## Two days of art-focused fun

The Cycladic Kids' Festival is a free event with theatre, music, dance, film, puppetry, storytelling, creative workshops, and games for the whole family. In 2024, it attracted more than 15,500 visitors, all inspired by the beauty of art and the power of creativity.



*Checking out art contest entries.*

## ADDITIONAL CHARITIES

### HOPEgenesis

The population of Greece is in decline. By raising awareness, supporting families who want to have children, and creating nursery schools to care for infants, this initiative is giving birth rates a much-needed boost.

### Greek National Opera

Experiencing high-level cultural activities and educational programs broadens horizons. Access to art helps more people round out their cultural exposure and find inspiration.



# POLISH RE

“We help those who need help. In addition to our ongoing support for our Ukrainian neighbours, we focus our charitable giving on local healthcare and education initiatives.”

## Zwolnieni z Teorii: Building future leaders

*Polish Re is helping students get the practical skills they need to enter the workforce through Zwolnieni z Teorii (Exempt from Theory), an organization offering educational projects and student development programs that encourage practical experience.*

The high school curriculum in Poland is heavily focused on theory and memorization – a challenge for students looking to develop the practical skills they need for the future. That’s where Zwolnieni z Teorii comes in.

The organization supports young people as they launch their own social projects, giving them job-appropriate competencies like project management, business planning, digital skills, marketing, teamwork, creativity, empathy, and more.

### Practical, hands-on learning

To help build those skills, Zwolnieni z Teorii conducts in-school workshops and training for students and teachers, sharing the benefits and the how-tos of practical learning.

They organize a nationwide Olympiad where student teams compete to launch social projects. They can choose to do anything they’re passionate about: organizing a charity run, creating a social media campaign, or organizing an environmental initiative.

Then they set the scope, timelines, and budget and put their ideas into action, negotiating with partners, raising funds, and working with a team – just like they would in a real-life company.

Specially trained teachers support each team, helping them with everything from business plans to competition entry. All successful participants receive an internationally recognized project management certificate and have the opportunity to win high-profile awards. The experience culminates in a Grand Finale (attended by Poland’s President and other luminaries) that celebrates their work and social impact.

### Getting students future-ready

The organization is also doing important advocacy work to help shift the education system to better prepare students for the future, tackling things like standardized exams and university acceptance criteria.

Polish Re knows how important it is to train market-ready talent. They support the teams at a nearby secondary school, funding the projects that will be entered into the showcase.

“Memorizing facts and learning only theory doesn’t equip young people with what they need,” says Tomacz Czalbowski, VP at Polish Re. “We support the school in whatever they need to help these students succeed.”



OVER THE LAST 10 YEARS,  
OVER **33,000 YOUNG PEOPLE**  
HAVE COMPLETED PROJECTS  
AS PART OF THE ZWOLNIENI Z  
TEORII OLYMPIAD.



## ADDITIONAL CHARITIES

### Charity Foundation for Ukraine

In partnership with the Polish Ambassador to Ukraine, the St. Martin de Porres Center funds scholarships and collects and distributes aid packages to hospitals, territorial defense units, and residents of villages damaged by war.

### Society for the Support of Gabriel Narutowicz Hospital

Polish Re contributes to health promotion, protection, and medical research initiatives.



# UNIVERSALNA

“Our primary charitable goal is to support our employees and their families, helping them navigate the challenges posed by the ongoing war. We provide financial and material assistance to mobilized employees and their families and participate in charity events that support medical institutions and orphanages.”

## The Superhumans Center: Rebuilding lives

*This groundbreaking rehabilitation facility in Ukraine is helping war amputees get back to living their lives.*

According to Ukraine’s Ministry of Health, 60,000 Ukrainians need prosthetics and facial surgeries. As the war continues, that number has increased by up to 15% every year, and with 40% of Ukraine’s territory mined, many more may unfortunately face life-changing injuries.

Rehabilitation after amputation takes a long time and requires significant psychological support. As a company operating in Ukraine, Universalna focuses their charitable efforts on helping those close to home: military personnel and civilians impacted by the war.



## Creating a country of superhumans

One of the charities they support is the Superhumans Center, a state-of-the-art rehabilitation facility with an important goal: to turn Ukraine into a “country of superhumans,” focusing on ability, healing, and empowerment.

The Center helps patients (military personnel, veterans, and civilians, including children) who need prosthetics, facial reconstruction, rehabilitation, and treatment for PTSD. It is focused on bringing the best medical practices to Ukraine and developing high-quality expertise in prosthetics and high-tech medical interventions.

## Helping 3,000 people a year

Universalna has joined forces with Fairfax’s two other Ukrainian operating companies (ARX and Colonnade Ukraine) to fund four new medical wards at the first Superhumans Center in Lviv, Ukraine. The Center has 70 beds, two surgical theatres, employs over 100 staff and serves 3,000 patients a year. They offer:

- A personalized approach to body reconstruction
- Speedy in-house production of prosthetic limbs
- Mental health and psychosocial support
- Rehabilitation
- Reconstructive surgery
- Hearing restoration

Another four Centers are planned for other areas in Ukraine including Odesa, Vinnytsia, Rivne, Mykolaiv, and Dnipro, with the goal of enabling more people to receive treatment while staying close to their families.



## ADDITIONAL CHARITIES

### Protez Foundation

Enabling Ukrainian children, civilians, and military personnel to receive high-quality prosthetics in the United States at no cost.

### “Ohmatdyt is Healthy Childhood” Charitable Foundation

Supporting the reconstruction of the Ohmatdyt Children’s Hospital in Kyiv after it was destroyed in a Russian missile attack.





# MIDDLE EAST & AFRICA

○

BRYTE  
GULF INSURANCE GROUP  
GIG GULF

# BRYTE

“We’re committed to supporting youth development across the country through Bryte Cares, our internal initiative that embraces volunteerism, personal initiatives, and more.”

## The Maharishi Institute: Building equality after apartheid

*This groundbreaking kindergarten to university institute is making high-quality education accessible to all, levelling the playing field for students from disadvantaged communities.*

In 1994, South Africa held its first democratic elections in which citizens of all backgrounds were allowed to vote. This historic event marked the end of decades of institutionalized racial segregation and discrimination – and started the country on the long path to healing.

Since then, South Africa has made strides towards improving equity for people of colour: they have rigorous programs in place to encourage businesses to support and empower previously disadvantaged groups including Black Africans and those of mixed race, East Asian, and Asian descent.

But they still have much work to do, and companies like Bryte are putting programs in place to break down barriers and foster inclusion.



The Bryte Board visits Maharishi.

## World-leading education for all

This school – named one of the most innovative in the world by Stanford University – promotes equality through education.

Students from disadvantaged backgrounds can learn in a nurturing environment that fosters intellectual, emotional, physical, and spiritual growth. They build skills, gain qualifications, get vital work experience and connections – and open the door to incredible career opportunities.

Through corporate partnerships like the one they have with Bryte, the Maharishi Institute has empowered thousands of young people, creating pathways to success and contributing to the nation's journey to equity.

“We’ve only had 30 years to address hundreds of years of inequality, so we’ve still got a long way to go,” says Nicholas Francis, Chief Marketing Officer at Bryte. “And a good way to do that is with public-private partnerships like ours.”



Maharishi learners perform during the Board visit.



## A holistic partnership

The relationship between Bryte and the Maharishi Institute goes well beyond the Insurance Academy. The company makes general donations, and Bryte employees regularly volunteer their time at the Institute. And when Bryte moved to their new offices, they donated a building's worth of furniture to the school, much of which was in new condition.

## Training the next insurance generation

Bryte and the Maharishi Institute co-run a coveted, hands-on program called the Insurance Academy. The three-year program admits 20 students a year: they work at Bryte, gaining experience in claims, underwriting, risk, marketing, and more. And when there's an uptick in claims after a big event like a flood, having students on-site means teams can scale up fast with people who are trained, eager, and ready to get the job done.

Many Academy grads go on to full-time roles with Bryte or its broker and agent partners. It's a win-win-win for the students, the industry, and South Africa's push for equity.

**Why focus on youth development?** Because the solution lies in South Africa's youth. Bryte believes that educating and uplifting young people is the best way to atone for the past and ensure brighter futures.

## ADDITIONAL CHARITIES

### Save the Vaal Environment

Restoring and preserving the Vaal waterway from invasive species in an effort to protect up to 20 million people that count on the waterway.

### The Good Work Foundation

This non-profit organization brings opportunities to people who might otherwise lack access to learning programs.

EDUCATING JUST ONE  
STUDENT AND FINDING THEM  
A JOB HAS A POSITIVE IMPACT  
ON THEIR WHOLE FAMILY  
AND COMMUNITY.



# GULF INSURANCE GROUP

"We are dedicated to upholding strong ethical standards, championing sustainable practices to manage our environmental impact, and actively supporting the local community. We encourage volunteerism, community involvement, fostering a culture of social responsibility, and partnering with educational institutions to inform and educate society on key social, environmental, and ethical issues."

## Young Ambassador Program: Inspiring environmental changemakers

*This hands-on initiative is enabling Kuwaiti high school students to work directly with diplomats to tackle climate challenges, develop advocacy skills on climate justice – and create a better future.*

Empowering youth to make a difference is the only way to a sustainable future. That's why GIG supports the Young Ambassador Program. It's an innovative initiative jointly launched by the Embassies of Canada and the United Kingdom, the United Nations Resident Coordinator Office, and Reefs & Beyond, a marine conservation initiative that protects coral reefs and promotes sustainable ocean practices.

This four-month program gives students first-hand exposure to diplomacy and lets them develop leadership skills through workshops, role-playing, and mentoring opportunities.



Young Ambassadors presenting ideas.



## The next generation of climate diplomats

The program aims to develop well-rounded individuals who are ambitious and eager to make meaningful contributions to society. Participants from diverse backgrounds can step outside the classroom to learn about advocacy, public speaking, leadership, negotiation, and fostering collaboration.

Students engage with diplomats, participate in discussions about climate change, share their ideas with climate advocates – and contribute to real environmental solutions.

"I learned that addressing climate change requires a multifaceted approach," said one participant. "This program has strengthened my commitment to environmental advocacy."

## Building future leaders

This hands-on experience builds confidence, curiosity, and interpersonal skills in a supportive environment – and gives participants a remarkable opportunity to build valuable networks. It leaves them energized and ready to pursue their goals.

"Seeing their enthusiasm for making a difference is incredibly inspiring," says Khaled Al Sanousi, Group Executive Manager at GIG. "With the right guidance and exposure, these young leaders can drive significant change. We are excited to be part of a program that nurtures tomorrow's leaders and builds a generation that will lead the way in reversing the impact of climate change."



Aliya Mawani, Ambassador of Canada to the State of Kuwait.

## ADDITIONAL CHARITIES

### GIG Battle Fitness Festival

The popular GIG Battle Fitness Festival is a high-intensity athletic competition that encourages health and wellness in the community.

### KACCH/BACCH

The Kuwait Association for the Care of Children in Hospital (KACCH) and Bayt Abdullah Children Hospice (BACCH) provide pediatric, medical, and psycho-social palliative care.



Sara Al-Asousi, ESG, & Dana Numan, Communications, GIG.



# GIG GULF

“GIG Gulf enhances community well-being by promoting strong ethical practices and reducing environmental impact. By supporting local initiatives and encouraging staff to volunteer, we foster a sense of unity and shared purpose. Our partnerships are aimed at educating and informing the community, leading to a more aware and engaged society.”

## Al Jalila Children’s Hospital: Transforming pediatric care

*The first dedicated children’s hospital in the United Arab Emirates offers advanced, compassionate care for young patients and their families.*

A young boy takes his first steps after a successful surgery, encouraged by supportive doctors and staff. A little girl gets life-changing treatment for a rare congenital heart defect. A family picks up vital medication for their child – at the first robotic pharmacy in Dubai.

These are everyday stories at Al Jalila, a state-of-the-art medical facility that’s advancing pediatric care and ensuring every child has the best possible start in life. The hospital is named after Sheikha Al Jalila, the daughter of Dubai’s ruler – the name honours the royal family’s commitment to healthcare and investing in the well-being of the nation’s youngest citizens.



*The hospital’s colourful lobby.*

## Equal opportunity for care

Children and adolescents from across the region have equal access to over 27 outpatient clinic services and a state-of-the-art pediatric emergency department – all under one roof. Key focus areas include heart and kidney health, child and adolescent mental health, neurosciences, and critical care.

## Child-friendly environment

Every corner of the hospital is filled with vibrant colour and positivity, from glow-in-the-dark wallpaper to outdoor play spaces to cartoon characters on ceilings to reduce stress during scans and x-rays.

## Helping kids stay connected

Interactive touch screens in each room make it easy for young patients to stay in touch with family and friends. They can also play online games and access educational portals. Long-term patients who need to keep up with school can use the dedicated study space in their rooms, and work with private teachers to help them with their schoolwork.

“WE’RE SO PROUD OF OUR TEAM  
FOR SPREADING JOY AND MAKING  
A DIFFERENCE IN CHILDREN’S LIVES.”

**GIG GULF**



## Technology-enhanced experiences

Al Jalila is a SMART hospital with world-class digital technology that benefits patients, staff, and parents. An in-house pharmacy hosts one of the first automated dispensing systems in the UAE, and the hospital has a fully automated lab. Rooms have adjustable LED lighting systems and temperature controls to help patients reduce stress, sleep better, and recover in comfort.

## GIG Gulf brings joy to young patients

In 2024, GIG Gulf employees organized several charitable events to raise money to buy gifts for children undergoing treatment at the hospital. Employee volunteers visited with the children and their families, distributing handcrafted toys, fulfilling children’s wish lists, and bringing moments of happiness into their lives.

## ADDITIONAL CHARITIES

### Qatar Cancer Society (QCS)

A non-profit organization committed to raising cancer awareness, promoting early detection, and supporting those affected by the disease.

### World Food Program

This humanitarian organization is dedicated to saving lives and improving food security.





# ASIA

AMAG  
FAIRFIRST  
FALCON HONG KONG  
FALCON THAILAND  
PACIFIC  
SINGAPORE RE

# AMAG

"We focus on enhancing our community's standard of living, support activities that promote sustainable development and environmental preservation. We prioritize needs in our communities and engage our employees to play an active role in contributing to the community and environment."

## Sekolah Relawan: Helping kids grow

*Too many Indonesian children aren't getting the nutrition they need, resulting in stunted growth and development. AMAG is supporting an initiative that's working to help them eat healthier and grow stronger.*

In Indonesia, over 20% of children under four suffer from stunted growth due to chronic malnutrition. This is an issue caused by poverty, lack of awareness, low education levels, gender and societal inequities, poor infrastructure, natural disasters, and environmental and climate-related factors.

The result of poor nutrition at an early age is severe: with their young systems not getting the proper nourishment, children's bodies and brains don't develop the way they should. That affects everything from their growth to school performance to overall health and immunity. It also impacts their chances of surviving into adulthood – and their ability to succeed, both personally and professionally.

Helping children and families eat better is vital to the country's health – and to the future of its young people.

## Prevention and control of growth stunting

In 2024, AMAG helped the Indonesian government reduce growth stunting by donating food and multivitamins to families in need.

They also helped run a four-month growth stunting prevention and control program for 35 mothers and their toddlers in Pandesari Village in East Java. This program included:

- Monitoring children's growth
- Hosting sessions to educate mothers about growth stunting, including an emphasis on the benefits of breastfeeding
- Distributing nutritious food

"I have learned a lot, from how to properly care for children to serving nutritious food with a diverse menu," says a program participant. "The knowledge I have gained is very useful for parents like me."



THANK YOU FOR THE OPPORTUNITY TO PROVIDE SUPPORT FOR FAMILIES IN NEED – AND TO HELP UNDERPRIVILEGED CHILDREN MEET THEIR NEEDS WITH NUTRITIOUS FOOD TO ACHIEVE HEALTHY GROWTH.

**VOLUNTEER**  
AMAG

## Feeding a healthier future

The program has made a real difference to these 35 families: their children are eating better and growing stronger, parents have a better understanding of the importance of prenatal nutrition, breastfeeding, and a balanced diet in early childhood – and Indonesia is further along in its path to raising a healthy, capable generation.

## ADDITIONAL CHARITIES

### Habitat for Humanity Indonesia

Building safe homes in an area with a highly vulnerable local population.

### Waste Cleanup Action

Cleanup of the Pekayon River, Bekasi, including ecosystem restoration (planting trees and stocking fish).



**280,000**  
BABIES ARE BORN  
WITH A LOW BIRTH  
WEIGHT



**1 IN 5**  
CHILDREN UNDER  
5 ARE TOO SHORT  
FOR THEIR AGE



**1 IN 12**  
CHILDREN UNDER  
5 ARE TOO THIN  
FOR THEIR HEIGHT



# FAIRFIRST

“We believe business should be a force for good. Rooted in the belief that corporate responsibility extends beyond profit margins, we are devoted to making a positive impact on the communities we serve. As a company committed to fairness and empathy, our unwavering commitment to social responsibility is demonstrated through initiatives that touch lives.”

## Sri Lanka Police K9 Unit: Supporting canine crime fighters

*By providing free pet insurance to police dogs, Fairfirst is helping protect communities across Sri Lanka.*

A cocker spaniel follows the scent of narcotics along the ground during a training exercise at the Sri Lanka Police Kennels. She sniffs and scratches the soil, signals her handler by pawing at the spot – then happily wags her tail when her handler uncovers a parcel containing 50 grams of narcotics.

The Sri Lanka Police K9 Unit plays a vital role in the country's law enforcement efforts. Highly trained canines sniff out drugs, detect explosives, help in search and rescue operations, and more.

273 of these four-footed officers are stationed in over 50 locations across Sri Lanka, always at the ready to sniff, serve and protect.



## Veterinary care for K9 officers

Recognizing how critical canine work is to public safety, Fairfirst provides free comprehensive pet insurance to all of the country's hard-working police dogs, helping ensure these canine heroes stay healthy and get the care they deserve.

Fairfirst provides year-round insurance for all 273 specialized canines, with coverage that helps with veterinary expenses and other related costs. The donation of insurance acknowledges their valuable service – and enhances their ability to maintain the safety of local communities.

K9 officers can perform a wide range of tasks:

**Detection work:** Known as “sniffer dogs,” K9s are trained to find narcotics and detect explosives.

**Search and rescue:** They track missing persons and find survivors after earthquakes or building collapses. They locate human remains in homicide investigations and disaster recovery efforts.

**Apprehension and protection:** K9s track, chase down, and hold a suspect until human officers can arrive, and are trained to protect their handlers in dangerous situations.

**Public order:** During large public events or protests, K9s can help manage crowds and prevent riots: their presence alone acts as a deterrent to disorderly behaviour.

**Wildlife conservation:** The dogs can be trained to detect specific wildlife species, contributing to conservation efforts and anti-poaching operations.

In addition to their law enforcement duties, Sri Lanka's canines are also great at building goodwill: the Police K9 Unit does regular performances that involve the dogs doing tricks, interacting with people, and entertaining local communities.



## ADDITIONAL CHARITY

### Road Safety Awareness

Fairfirst runs programs in partnership with the Sri Lanka Traffic Police focused on instilling safe road practices in school children and the wider public.

# FALCON HONG KONG

“We focus on where support is needed the most. Our priority is working with reliable, integrity-driven organizations that help different sectors of the community. We also provide opportunities for employees to participate in charitable initiatives.”

## Food Angel: Feeding Hong Kong

*This food assistance program is rescuing 45 tonnes of surplus food each week and providing 20,000 nutritious meals every day to those in need.*

In Hong Kong, food insecurity is a challenge for many: one out of every six families living in poverty cannot afford to meet basic food needs. At the same time, a lot of good food goes to waste across the city.

Food Angel tackles both of these issues, funneling otherwise wasted food to people who need it. They rescue edible surplus food from various food industry sectors, use it to cook nutritious meals, and then distribute them to people in vulnerable communities.

## Collaborations that help the community

Falcon Hong Kong donates to support Food Angel projects like their Food Smart Buddy program, which encourages members of the community to donate their own surplus food for prepared meals and food packs. Innovative donation boxes, paired with a mobile app, are set up in locations across the city to make it easy to donate.

Falcon Hong Kong also collaborates on specific Food Angel initiatives like the Community School Canteen, which transforms empty school canteens into places that distribute free meals to the community. They helped launch the Automated Food Dispenser Service, which supports individuals with irregular working hours, and were involved with the Rice Boy Station, a “mini-mart” that offers food assistance made possible by charitable giving.



Falcon Hong Kong volunteers prepare meals.

## Angels in the kitchen

Falcon Hong Kong volunteers dedicate their time and culinary skills to making nutritious meals for Food Angel clients – and fostering a sense of community.

In addition to supporting Food Angel, Falcon Hong Kong runs employee workshops focused on food waste and sustainable practices. They also provide learning sessions about Hong Kong’s food crisis to raise awareness and inspire advocacy and host regular food drives to support local food banks.



FOOD ANGEL  
PROVIDES 20,000  
NUTRITIOUS MEALS  
EACH DAY TO THOSE  
IN NEED.

## ADDITIONAL CHARITIES

### Green Power

An organization dedicated to environmental education and climate advocacy.

### Community Chest

The Community Chest of Hong Kong addresses urgent societal needs and helps the underprivileged through innovative fundraising.

“WE SHOULD NOT TAKE THINGS FOR GRANTED. WHENEVER WE WOULD LIKE TO DISPOSE OF SURPLUS FOOD, WE SHOULD KEEP IN MIND THAT THERE ARE MANY PEOPLE WHO ARE HUNGRY.”

**VOLUNTEER**  
FALCON HONG KONG



# FALCON THAILAND

"We give back to the communities where we operate our business through social and environmental initiatives. We focus on providing aid and relief to communities impacted by natural disasters and support nonprofit organizations, government agencies, and initiatives that offer essential services to the public."

## Flood relief: Help and hope after loss

*After their country experienced record-breaking floods in 2024, Falcon Thailand stepped in to help communities in need.*

In 2024, Thailand experienced severe flash flooding, which caused widespread destruction to homes and businesses – and significant loss of life. Many areas faced an immediate need for food, clothing, shelter, and medical assistance.

The floods knocked out industry and manufacturing supply chains, impacted farming, and created unsafe conditions throughout the provinces. Government agencies were damaged as well, leaving them unavailable to provide services.

Falcon Thailand helped in a variety of ways, from donating funds and volunteering to encouraging other businesses to support relief efforts.

**Donations:** They donated funds to a local foundation to help with relief efforts. The foundation provided essential food and supplies to flood victims, helping alleviate their immediate hardships and meet their basic needs.

**Sourcing supplies:** Falcon Thailand helped essential government agencies get back up and running, providing computers and office furniture to Thailand's Department of Social Development and Welfare and their Ministry of Social Development and Human Security. Those agencies were, in turn, better able to provide services to help the country's devastated population.

**Direct assistance:** Employee volunteers visited the affected areas to deliver relief, support, and guidance to those directly impacted by the flood, ensuring aid reached communities quickly.

**Claims advice:** Falcon Thailand provided their customers with comprehensive advice on their claims process, and offered support to help them resume business operations as quickly as possible.

**Community empowerment:** Their contributions supplemented the efforts of local non-profit organizations, strengthening response efforts, showing solidarity, and building a sense of hope within the community.

## ADDITIONAL CHARITIES

### Rachawadee Home

Committed to helping people with disabilities, this non-profit organization helps young men from 7 to 18 years of age who require care and support.

### Blue Crabs Ecological Recovery

Both climate change and human intervention have had negative impacts on the Blue Crab species. This organization helps restore and maintain their ecosystem.





# PACIFIC

"At Pacific, we create environmental and economic value for communities through volunteerism and charitable donations around three foundational pillars: societal empowerment, quality education, and environmental sustainability."

## FINCO Ace Camp: Supporting future-ready students

*This three-day learning incubator is giving Malaysian students the hands-on knowledge and skills to pursue exciting careers.*

Empowering young people to succeed is the first step towards a stronger future. That's why Pacific is part of the Financial Industry Collective Outreach (FINCO), an organization that brings the financial industry together to help underserved youth with life goals, financial literacy, English proficiency, and disaster relief efforts.

The newest FINCO initiative is FINCO Aspire, Career, and Education Camp (ACE Camp for short) – a three-day event focused on helping youth from low-income families understand their educational and career options so they can make informed decisions about their futures.



## Building confidence

At the inaugural 2024 event, 48 students spent time with Pacific volunteers and in FINCO-led sessions, learning about possible education and career pathways, setting short- and long-term goals, and developing their professional networks.

The students heard from a variety of professionals, engaged in mock interviews, learned how to put together an elevator pitch, and more, all in a friendly, supportive environment designed to build confidence, curiosity, and interpersonal skills.

"I learned IT is not just about networking and coding," said one participant. "There are so many sub-units that are equally important and contribute a lot to the safety of our cyberspace. Although it sounds challenging, it only made my passion for IT stronger than before!"

The students left the camp energized and excited to pursue their career goals.

"Hearing them speak with such enthusiasm about new possibilities was incredibly moving," says Mohammad Uqail Esa, Deputy Manager of Corporate Affairs at Pacific and an ACE Camp mentor. "It was a reminder that sometimes, all it takes is the right guidance and exposure to spark a passion that changes everything."



## Setting students up for success

After completing the camp, 96% of participants said they understood the path they needed to take to achieve their career ambitions, with 94% able to outline at least three steps that will get them to those goals and all of them came away with a renewed sense of self-belief and determination.

"The support of the financial industry played a crucial role in the success of the camp, and it is heartening to see its members demonstrating their commitment to nurturing the next generation of leaders and professionals," said FINCO Chairman Tan Sri Azman Hashim. "Activities like ACE Camp underscore the importance of public-private partnerships in cultivating a pool of talented and driven young individuals who will be an asset to the future workforce."

## ADDITIONAL CHARITIES

### Kechara Soup Kitchen

Helping the homeless, urban poor, and Orang Asli (indigenous) populations in Malaysia.

### Free Tree Society

This environmental initiative is focused on raising awareness and empowering people to preserve, conserve, and save the environment.



# SINGAPORE RE

“Our focus is on making a positive impact in our Singapore communities. Planting trees not only improves the landscape, but also plays a crucial role in absorbing carbon from the atmosphere and combating climate change.”

## Garden City Fund: Making Singapore greener

*This environmental initiative is making Singapore a “City in Nature” through community-driven biodiversity efforts.*

Imagine spending a hot day in the shade of a leafy park, cycling down a tree-lined path, or standing in a high-rise office and admiring the green canopy below.

Trees and green spaces make cities more sustainable, more livable, and more enjoyable, tempering all that concrete and steel with nature. That’s why Singapore has put the ambitious One Million Trees movement in place.

MORE THAN **540,000** TREES  
HAVE BEEN PLANTED  
BY **75,000** COMMUNITY  
MEMBERS INCLUDING  
SINGAPORE RE EMPLOYEES

Their aim is to grow Singapore’s tree population from seven million to over eight million, integrating more green spaces into urban areas, planting trees along streetscapes, in parks, and within nature reserves.

By helping restore nature to this densely populated city-state of almost six million, the Garden City Fund is improving everything from air quality to climate resilience, one tree at a time.

## Growing a better city

Singapore Re supports the Garden City Fund, which runs a city-wide Plant-A-Tree Program as well as the UNESCO-recognized Singapore Botanic Gardens and various local conservation efforts.

In addition to the corporate donation, Singapore Re employee volunteers have pledged to plant 300 trees themselves. After all, giving nature a helping hand helps us all.

## Planting trees has tremendous impact

**Climate resilience:** A mature tree can absorb up to 20 kilograms of carbon dioxide per year. The more trees that are planted, the higher the carbon offset. Trees also prevent soil erosion and promote a robust plant and animal ecosystem.

**Better air quality:** Trees act as natural air filters, absorbing pollutants, and releasing oxygen.

**Biodiversity:** Planting trees helps restore natural habitats, protects native species, supports biodiversity and healthy ecological balance.

**Cooling effect:** Trees help mitigate the Urban Heat Island effect by providing shade and cooling the environment. This is important in a densely populated country like Singapore, where temperatures can rise significantly due to urbanization.

**Flood mitigation:** Trees play a role in regulating the water cycle by slowing down floodwaters and improving water quality.





# FAIRFAX INITIATIVES

Over the last 30+ years, Fairfax has opted to remain anonymous in most of our charitable donations, staying behind the scenes while helping charities fulfill their missions. And while that approach hasn't changed, we are now highlighting a few of the initiatives we support.

As we see the impact our donations are having, we've realized we can't NOT share the impact of doing good by doing well – and the positive effects it's having on the world. But most importantly, we hope to open people's eyes to the incredible organizations that are making a difference, and inspire even more generosity.

So this year, we are sharing several notable initiatives supported by Fairfax itself. We are pleased to be funding groundbreaking medical innovations, changing lives for underserved youth, and helping people survive in the aftermath of disaster.

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# THRIVE SCHOLARS

*Inspired by a long-term relationship between Zenith and Thrive Scholars, Fairfax is helping empower high-potential students of colour and bring diversity and equality to the highest levels of the corporate, medical, legal, and scientific industries.*

Nearly a third of Americans are Black or Latino, yet only 5% of senior executives at Fortune 500 companies, 5% of partners at top law firms, 11% of doctors, and 15% of scientists and engineers come from those communities. Unequal opportunity early in life means unequal representation further down the line – and it’s the goal of Thrive Scholars to shift those statistics.

The organization has set out to increase the number of senior executives at Fortune 500 companies, top law firms, and improve representation in medicine, science and engineering.

## Helping high-potential students thrive

Through Thrive Academy, Thrive Scholars gives high-achieving students of colour the support to succeed at top colleges and in meaningful careers, and helps them develop their character, resilience, confidence, and potential.



The six-year college and career support program gives students access to resources, fosters valuable connections, and offers a support network that takes them from high school to well into their careers.

## Inspiring beginnings

The program was initially inspired by the book *And Still We Rise: The Trials and Triumphs of Twelve Gifted Inner-City Students* by Miles Corwin – the story of the Gifted Magnet Program at Crenshaw High School in South Central Los Angeles. When social activists Dr. James London and Patricia London read it, they realized the Gifted Magnet Program at Crenshaw had great promise but lacked several key supporting components: despite strong potential, students didn’t have enough guidance to turn that potential into a career.

The Londons founded Thrive Scholars to fill that gap, focusing on high-achieving Black students in South Central Los Angeles who were the first in their family to go to college. Over time, it evolved into a multi-stage, integrated support program where students can access academic, social, and emotional support, get career guidance, and take advantage of networking opportunities.

## The six-year difference

Thrive Scholars get better grades, go to better colleges, and move on to better careers. Within just a few years of the program launch, 90% of Thrive Scholars were attending Harvard, Brown, Williams, USC, and other top schools.



Thrive Scholars participants.

## THRIVE SCHOLARS ATTENDING HIGHLY RANKED SCHOOLS ARE:

- > **10%** more likely to graduate than their peers
- > **18%** more likely to pursue a STEM major and **45%** more likely to persist in that major

## Five core pillars of the program

**Expert college advice:** Fewer than 50% of high-achieving students from underrepresented communities apply to even one top college. With Thrive Scholars, 90% attend the top 50 colleges in the United States.

**Academic preparation:** Underrepresented students are often inadequately prepared for post-secondary education because of differing coursework and less academic and “college prep” support. Thrive’s summer academy provides 350 hours of instruction from college professors to better equip students for what’s next.

**Mentoring & academic support:** Less than half of high-achieving students of colour from low-income communities graduate from a four-year college program. Thrive provides one-on-one support throughout college to help keep students on track.

**Financial support:** Thrive educates students about low-loan and no-loan college opportunities, and provides financial support that helps bridge costs not covered by financial aid.

**Career development:** Just 5% of Black and Latino students born into poverty will ever make a six-figure salary. Thrive students have more chances at a level playing field – including access to corporate partnerships for internships and jobs.



Thrive Scholars founders Dr. James London & Patricia London.



SUDHA GOPALAKRISHNAN

# BRAIN CENTRE

## IIT MADRAS

*Fairfax supports the Indian Institute of Technology Madras (IITM), which is doing exciting research that's propelling them to become a global leader in human brain research.*

The human brain remains one of life's greatest mysteries. Neuroscientists have made incredible discoveries that have led to lifesaving medicines and procedures, but there's still so much left to learn. Human brain cartography – the science of mapping the structures of the brain – is a fascinating field that promises to give us a deeper understanding of the brain.

Pioneering work at the Sudha Gopalakrishnan Brain Centre at IITM, India's top-ranked technology institution, is pushing the boundaries of brain mapping technology with first-of-its-kind research. In 2024, they became the first organization to release detailed, three-dimensional, high-resolution images of the fetal brain.

**Shared data will fuel advancements**

To keep the research momentum going, the Brain Centre has made their brain research data widely and publicly available online. This shared knowledge bank will be a huge contributor to the development of treatments for health conditions that affect the brain, while also getting a better understanding of neurodevelopmental disorders.

**Game-changing research**

The Brain Centre has analyzed hundreds of brains (donated via a process with the highest ethical standards). They have imaged fetal and aging brains, examined those impacted by stroke,

dementia, and other neurodevelopmental disorders, and are creating the most comprehensive database of brain data in the world.

IITM research enables scientists everywhere to visualize changes or abnormalities in the brain – helping with the detailed cellular analysis of brain diseases such as Alzheimer's and ischemia, which they hope will help diagnose diseases earlier, treat concussions, and improve recovery after stroke.

**These brains are changing the world**

Brain Centre researchers are doing something no one has ever done at this scale. By advancing our collective knowledge, they are creating a promising healthcare landscape where prevention is possible, treatment is more effective, and we all better understand how our minds work.



Researchers & Fairfax executive take a tour of the Centre.



“THIS PIONEERING EFFORT IS ADVANCING SCIENTIFIC KNOWLEDGE IN THIS FRONTIER AREA OF BRAIN SCIENCES, AND HAS GENERATED A GLOBAL RESOURCE FOR RESEARCHERS WORLDWIDE.”

**PROFESSOR AJAY KUMAR SOOD**  
PRINCIPAL SCIENTIFIC ADVISOR TO THE  
GOVERNMENT OF INDIA

**Brain Centre impacts**

- New scientific discoveries
- Neurodevelopmental disorders documented
- Fetal medicine advanced
- Knowledge accelerated 20x
- Significant geographic cost efficiencies
- A global resource available to all





# AMERICAN RED CROSS

*Every natural disaster is a personal disaster. Individuals, families and communities face unimaginable loss in the wake of hurricanes and wildfires, floods and tornadoes – losing their loved ones and their livelihoods, watching as their homes and belongings are damaged or destroyed.*

The American Red Cross (Red Cross) provides a lifeline to these vulnerable victims of natural disaster, conflict, and emergency. Fairfax is committed to supporting this global humanitarian organization as it offers relief, essential services and life-saving support in times of great need.

**Helping communities hit by hurricanes**

When Hurricanes Helene and Milton hit the southeastern United States in quick succession, the devastation was widespread, leaving many families in urgent need of assistance. In the wake of those catastrophic storms, the Red Cross played a pivotal role in providing relief and support to affected communities.

**Food and shelter:** They mobilized quickly, setting up overnight shelters for hundreds of thousands of people displaced by the storms and distributing millions of meals and snacks. They also provided much-needed emotional and psychological support: volunteers were on hand to offer comfort and counseling to help people process the trauma and regain a sense of normalcy.

**Financial assistance:** For families whose homes were damaged or destroyed, the Red Cross helped cover essential expenses like groceries, fuel, clothing, and rent.

**Long-term recovery:** The organization collaborated with local partners to rebuild communities and restore livelihoods, providing resources for home repairs and supporting community rebuilding projects.

**HURRICANE MILTON & HELENE RESPONSE**



**3.5 MILLION+**  
MEALS & SNACKS  
DISTRIBUTED



**350,000+** OVERNIGHT  
SHELTER STAYS  
PROVIDED



**120,000+** HOUSEHOLDS  
AND **374,000+** PEOPLE  
HELPED



HELENE WAS THE STRONGEST  
HURRICANE TO EVER HIT  
FLORIDA’S BIG BEND REGION.  
AT 420 MILES WIDE, REGIONS  
AND COMMUNITIES ARE STILL  
FACING ITS IMPACTS ACROSS  
ENORMOUS PARTS OF  
THE COUNTRY.

**TREVOR RIGGEN**

PRESIDENT, RED CROSS HUMANITARIAN SERVICES



# CHRISTIAN MEDICAL COLLEGE, VELLORE

Fairfax, Quess Corp. and the Ajit Isaac Foundation have partnered with the Christian Medical College in Vellore, India, on a groundbreaking new pediatric hospital that will deliver top-quality treatment to the country's most vulnerable children.

In 1890, when 20-year-old Ida Sophia Scudder was visiting her American missionary parents in India, she witnessed three men whose wives were facing difficulties in childbirth and needed medical attention. Her father, a doctor, offered to help them, but due to gender norms, all three refused. Tragically, all three women and their babies died in a single night. That experience impacted Ida profoundly – and inspired her to become a doctor herself.

After graduating from Cornell Medical College, she returned to India in 1900 and opened a one-bed clinic to provide much-needed medical care to women.



Ajit Isaac, Chairman, Quess Corp., reveals inaugural plaque.



She believed every woman has a right to quality care – no matter what her background or her ability to pay. Over the years, that small clinic evolved into Christian Medical College, Vellore (CMC Vellore), one of India's most prestigious private hospitals and medical schools, where accessible, high-quality medical care is offered to all.

Today, CMC Vellore is known for its commitment to clinical excellence – and to continuing Ida's vision of serving the underserved. They treat 10,000 patients a day across 67 wards, offering free and subsidized care to the poor and marginalized. They also lead the industry in research: they have built a centre of excellence for liver disease, developed vaccines to prevent debilitating forms of diarrhea in children, and pioneered many medical "firsts" for India and the world.



Breaking ground on the CMC Vellore Pediatrics Specialty Centre.

## A bold new step in pediatric care

Many of those 10,000 patients are children – a significant number of whom come from India's poorest communities. To meet growing demand and continue providing these young patients with quality care, CMC Vellore recently broke ground on a specialized children's hospital, adding 350 beds across seven floors.

Funding for the hospital has been provided by Bengaluru-based Quess Corp. (a Fairfax investment) and Fairfax, two companies committed to improving healthcare for India's most vulnerable populations. The joint support is a testament to the strong partnership and shared vision of Ajit Isaac, founder of Quess Corp., and Prem Watsa, Fairfax Chairman and CEO.

## A place where all are welcome

The groundbreaking ceremony took place on August 12, 2024. It included a ceremonial unboxing of five teak wood planks carved with images of animals and birds – a symbol of Noah's Ark, where every kind of animal was included.

"Just as the animals were taken on board with kindness and compassion, trusting the capacity of the ark in the hope of a brighter future," said Dr. Tarun John Jacob, Associate Professor of Pediatric Surgery Unit II, "Patients in the new specialty centre should be made to feel the same way, trusting CMC Vellore to care for them."

The project, slated for completion in 2026, will help thousands of children from across India, making an incredible breadth of health services more accessible to the country's poorest children.

## Education and innovation

The Pediatric Specialty Centre will also be a platform for education and further innovation. It will serve as a training institute for pediatricians and a promising launching pad for innovative care programs that will ultimately extend to future sites across India, delivering CMC Vellore's legacy of compassion to more children in need.



# PROSTATE CANCER FOUNDATION

*Fairfax is funding promising new research that's using hair testing for early cancer detection – an approach with the potential to revolutionize treatment and survival rates.*

Every year, 10 million people worldwide die from cancer because their disease wasn't detected in time. The diagnostic methods doctors rely on now are costly, invasive, have a high margin of error, and are not readily available to all. It can be challenging to get a diagnosis early enough, before the cancer spreads.

But there's an exciting new detection method being developed that could change all that. This promising diagnostic tool is inexpensive, non-invasive, precise – and can detect cancer before it spreads.

Working in cooperation with the Prostate Cancer Foundation (PCF), researchers have developed a novel cancer detection test that leverages mass spectroscopy (a technology used in geology) to analyze a person's hair. This method will advance early prostate cancer detection efforts, with fewer false positives and negatives.

## A new way to detect cancer

Preliminary research shows accuracy of the test to be 90% compared to 65% for the primary blood-based tool for prostate cancer screening known as the PSA (prostate specific antigen) test. This could be an important tool to catch prostate cancer in its early stages, when the disease is still curable.

## A STEP TOWARD HEALTH EQUITY

- > Hair can be collected at home, anywhere in the world, and mailed in
- > Estimated cost per test is less than **\$50 USD**
- > Cancer detected early is **10X** cheaper to treat than metastatic cancer (cancer that has spread)



PCF Scientific Community at the 2024 PCF Scientific Meeting.

The test has a number of other exciting benefits as well:

**It's non-invasive:** No biopsies, blood, urine, or saliva required – just a small snip of hair.

**Collection is simple:** A person can cut their own hair and simply mail in the sample.

**It's a health equalizer:** It will offer people in underserved rural areas and developing countries equal access to early diagnosis opportunities.

**It's more accurate:** Reducing false positives and false negatives saves pain and suffering from unnecessary biopsies.

**It's inexpensive:** The test is expected to cost less than \$50, which is far less than genomic tests, which can run over \$1,000.

**It reduces spending on unnecessary biopsies:** Biopsies are expensive, and only about a third of those undergoing biopsies have a positive result indicating cancer. The test could save \$1 billion a year in the U.S. alone.

## There's no other test like it

The hair test has the potential to completely revolutionize cancer diagnostics. Work is underway to use this technology to detect prostate and breast cancer, with the potential for use with other cancers, including bladder, kidney, and lung, and possibly for a pan-cancer test.



# FAIRFAX INDIA CHARITABLE FOUNDATION

*This groundbreaking partnership, spearheaded by the Fairfax India Charitable Foundation (FICF) in support of the Prime Minister's National Dialysis Program (PMNDP), is bringing lifesaving dialysis care to underserved populations in India.*

In India, 1.3 million people need dialysis two to three times a week to survive. The country has 35,000 hemodialysis machines – but they need 200,000. Of their existing machines, 80% serve urban centres. However, 70% of India's population lives in underserved rural communities. As that population grows, so does the need for a strong, reliable continuum of care.

## PROJECT MISSION

- > Increase dialysis access to over **45%** of India's rural population
- > Add **2,000 new machines** across 450 centres in 350 districts
- > Help patients save over **\$111 million** in medical fees
- > Create **4,500 jobs** for rural communities

## An exciting public-private partnership

In 2016, India's Ministry of Health and Family Welfare (MOHFW) launched the Prime Minister's National Dialysis Program – an initiative designed to bring free dialysis services to underserved communities across the country.

The FICF, in collaboration with MOHFW under the Dialysis Program, has created a unique public-private partnership model that harnesses government infrastructure, operational cost funding, private sector expertise, and corporate financial support to provide hemodialysis machines to communities that need them most.

The FICF has agreements with each state government and with the private charitable hospitals willing to host clinics offering free or subsidized dialysis.

This initiative is the first of its kind in India, with all stakeholders working seamlessly to achieve this ambitious goal.

## Setup and operation: the process of saving lives

Centre locations and dialysis service providers are selected after detailed analysis, with each provider setting up and operating their unit within the program's strict guidelines and structure.

The FICF then works with private sector donors – including Fairfax – to fund the project. The program is monitored on a monthly basis for its social impact, and reports are shared with donors.



The project is developing a high-impact, holistic, sustainable, collaborative ecosystem that offers free/affordable, quality dialysis services to renal patients in parts of India with limited dialysis infrastructure.

## 1,400 hemodialysis machines now in operation

By the end of 2024, their initial goal of 1,000 machines had been surpassed: there are now 1,400 in place, providing life-saving treatment across the country. The program supports 354 dialysis centres, 268 districts, 28 states and union territories and more than 30% of India's rural population, delivering over 2.7 million free/low-cost dialysis sessions and saving patients \$6.6 million. **Their next target is 2,000.**

"Receiving dialysis treatment has relieved our family of substantial medical expenses, greatly easing our worries," says a dialysis patient in Dimapur, India. "I am deeply thankful to this charity for the remarkable and positive impact it has had on our lives."

“THE ABILITY TO MAKE SUCH A SPECIFIC IMPACT WITH A HIGHLY VULNERABLE POPULATION IS MY FAVOURITE MEASURE OF SUCCESS.

**MADHAVAN MENON**

EXECUTIVE CHAIRMAN,  
THOMAS COOK (INDIA) LIMITED  
& CHAIRMAN, FICF



