

Beyond Services for Social Inclusion

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Tagline

AXA Switzerland seeks to foster social inclusion and financial resilience, exploring 'Beyond Services' PoCs for financial empowerment, career support, and wellbeing solutions benefiting solo- and micro-entrepreneurs, low-wage workers, and women in Switzerland.

Description

The Beyond Services for Social Inclusion (BSSI) initiative from AXA Switzerland and Kickstart seeks to empower and support people facing pressing challenges in Switzerland.

This flagship project stems from a deep commitment to social responsibility and aligns with the global AXA EssentiALL strategy, aiming to close critical protection gaps within our communities. We see a need to provide enhanced support for specific groups often underserved or facing unique financial hurdles: dedicated solo- and micro-entrepreneurs navigating market uncertainties, hardworking low-wage workers striving for stability, and women confronting systemic social and economic disadvantages.

The BSSI initiative moves "*beyond services*" typically associated with insurance. We seek groundbreaking, scalable solutions – practical tools, platforms, and resources – that offer tangible support for real-life challenges. This means focusing on preventative measures, empowerment through knowledge, and access to opportunities that build financial resilience and foster greater social inclusion.

By partnering with innovative scale-ups, we can co-create and deliver impactful solutions that truly make a difference in people's lives and contribute to a stronger, more equitable Swiss society.

Partner

AXA Switzerland

Technologies

AI / Machine Learning

Big Data / Data Analytics

Blockchain

Cognitive Intelligence

Decentralized Finance & Blockchain

API Ecosystems

Distributed Ledger Technology

Web5

Collaboration Areas

Liquidity Management and Financial Planning

Pension and Retirement Planning

Income Support and Job Security

Addressing the Gender Pay Gap

Financial and Legal Literacy

Health and Wellbeing

Childcare, Caregiving, and Family

Community Resources and Networking

Market Entry, Expansion, and Risk Mitigation

Collaboration Opportunities

Liquidity Management and Financial Planning

1. **Practical financial literacy programs**

Description: Practical financial literacy tools that demonstrably help people manage their expenses better and take preventative steps to avoid common financial problems.

2. **Micro-loans and alternative lending**

Description: Accessible and responsible micro-loans, alternative lending solutions, or emergency fund mechanisms specifically designed to help people manage unexpected expenses.

3. **Low-wage workers savings solutions**

Description: Affordable and highly accessible digital platforms that enable low-wage workers to save and potentially start investing small amounts for their future.

4. **Budgeting and savings discipline**

Description: Solutions that effectively merge budgeting capabilities with smart, potentially behaviorally-informed features designed to instill and support savings discipline among people.

Pension and Retirement Planning

1. **Accessible retirement planning and tax advice**

Description: Readily available, affordable, and easy-to-grasp support services that help low-income individuals and those facing financial insecurity navigate the complexities of the Swiss/local pension system and related taxes.

2. **Understanding and maximizing pension benefits**

Description: Targeted support services (like counseling, workshops, informational materials, and help with forms) that empower individuals to ensure they fully comprehend their potential benefits and secure the maximum possible income to achieve a basic level of financial security in retirement.

Income Support and Job Security

1. Career counseling and skills development

Description: Integrated support programs that combine professional advice (counseling) with practical training (skills development) to empower individuals, including women facing financial insecurity, to move towards more sustainable and better-paid employment, thereby improving their financial stability and future prospects.

2. Platforms for finding flexible work

Description: Valuable tools for low-wage workers and women needing non-standard work arrangements to earn an income, gain experience, or manage personal responsibilities.

3. Resume writing assistance and interview preparation

Description: Effective solutions (tools, platforms, services) that help job seekers create stronger CVs/cover letters and confidently navigate the interview process, ultimately improving their chances of securing employment.

4. Networking opportunities and mentorship programs

Description: Innovative and effective ways, likely leveraging technology, to create meaningful professional networking opportunities and/or structured mentorship programs relevant to business sector contexts.

Addressing the Gender Pay Gap

1. Negotiation skills training for women

Description: High-quality, impactful negotiation training programs and/or resources specifically designed to empower women. Innovative solutions that demonstrably build both competence and confidence in negotiation.

2. Support for women-owned businesses

Description: Concrete, scalable support (be it financial, educational, network-based, market-focused, or community-driven) specifically designed to help women start, run, and grow successful businesses.

3. Rebalancing workplace conflicts

Description: Practical tools and/or effective training programs specifically designed to help organizations (and people) better manage workplace conflict, navigate pregnancy-related situations fairly and supportively, and address female health needs within the work environment. The ultimate goal is to foster more equitable and supportive workplaces.

Financial and Legal Literacy

1. Financial education for migrants and newcomers

Description: Customized financial education programs or tools designed explicitly for newcomers (migrants needing to understand the Swiss/local system) and other specific groups facing financial disadvantages, aiming to equip them with essential money management skills for their situation.

2. Legal literacy for independence

Description: Assistance focused on explaining specific Swiss/local legal rights in employment, divorce, and domestic violence situations to empower individuals, likely those in vulnerable circumstances, with the necessary legal knowledge to overcome dependency (financial, emotional, or situational) and make informed decisions about their lives and safety.

3. Legal aid for financial disputes or claims

Description: Solutions aiming to create or improve ways for people to find and obtain legal help (whether official or alternative) when dealing with money-related legal disputes or claims.

4. Multilingual financial literacy resources

Description: Solutions to deliver translated financial education and practical skills, specifically enabling newcomers to effectively manage their finances and navigate the complexities of the Swiss/local financial system.

Health and Wellbeing**1. Crisis mitigation tools and support**

Description: Systems or methods (like apps, websites, dedicated helplines, and referral services) designed to help individuals quickly and easily locate practical resources (tools) and human/service-based assistance (support) specifically aimed at lessening the harm during an urgent health or personal well-being crisis.

2. Mental health linked to financial stress

Description: Support aimed at mental wellness, but with a special focus on helping individuals manage the specific mental health challenges (like anxiety, depression, overwhelming stress) that stem directly from their financial situation.

3. Financial planning for well-being

Description: Counseling services provide mental and emotional support and integrate guidance on managing personal finances, viewing financial health as a critical component of a person's overall well-being and happiness.

Childcare, Caregiving, and Family**1. Affordable dependent care solutions**

Description: Services that look after dependents (children, elderly, etc), thereby removing a major barrier that prevents many caregivers from pursuing employment or education.

2. Parenting support with a financial component

Description: Multifaceted programs/services that help parents with their parenting role while also equipping them with knowledge and skills to manage their finances more effectively, acknowledging the crucial link between financial stability and family well-being.

Community Resources and Networking**1. Auto-help support groups for women**

Description: Community resources where women experiencing financial difficulties and related struggles can connect with others in the same boat. Provide a valuable platform for

emotional release, practical advice rooted in lived experience (e.g., tips on local resources, navigating specific cantonal procedures), and building informal networks.

2. Community services for financial aid

Description: Community services at a ground-level where low-wage workers and financially insecure individuals can find practical resources and, critically, get guidance and referrals to navigate the system and connect with the formal financial aid they may be entitled to.

Market Entry, Expansion, and Risk Mitigation

1. Market analysis tools for micro-entrepreneurship

Description: Practical tools that allow solo- and micro-entrepreneurs to gather and interpret data specifically related to the costs, foundational requirements, and other critical factors necessary to make informed decisions about starting, growing, or de-risking their business ventures in a particular market

2. Strategic forecasting for new shops and businesses

Description: Solutions using available data (e.g., census data, traffic counts, market reports, competitor mapping, local government planning documents) and analytical techniques to predict which specific commercial area offers the best chance for new businesses, mitigating the significant risk associated with choosing the wrong physical location.

3. Education on risk assessment and mitigation

Description: Accessible educational programs and practical resources empower solo and micro-entrepreneurs to proactively understand the dangers their ventures face and implement concrete steps to protect their businesses.



Collaboration Opportunities Summary

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