

Impact Report 2025



“
This report is an invitation
to discover the tangible
impact achieved by our partners
on the ground. Their dedication
and expertise are making
a real difference for communities
by improving lives
and contributing to a more
sustainable future.
”

RENAUD DE PLANTA
*Chairman of the Board,
Pictet Group Foundation*

Foreword

Each year, the Pictet Group Foundation's journey is shaped by the experiences, challenges and hopes of the people we aim to support. It is a privilege to take on the role of Chairman of the Board from Nicolas Pictet. I assume this responsibility with a strong sense of continuity and commitment towards our common vision on behalf of the Partners and the Group.

This report is not just a summary of our activities in 2025; it is also an invitation to discover the impact of our work through the voices of our partners and beneficiaries. The progress reflected in these pages was made possible by the dedication and expertise of our partners on the ground, enabling meaningful positive impact for individuals and communities facing significant social and environmental challenges.

Globally, our attention remained directed towards improving access to water and healthy nutrition – two issues fundamental to human dignity and long-term development. We supported non-profit organisations and social enterprises that blend innovative approaches with a deep understanding of local realities. In countries where Pictet has offices, we remained engaged alongside local partners that contribute to building a resilient society. In times of uncertainty, the Foundation also continued to support international organisations responding to complex and life-threatening emergencies.

As an international group rooted in Geneva, we believe our responsibility extends beyond delivering economic value: we also strive to create lasting social impact. Looking ahead, the Foundation remains committed to supporting inclusive, sustainable and innovative solutions capable of delivering meaningful change for people and communities.

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The Victoria Falls, one of UNESCO's Seven Wonders of the World, outside

Livingstone, Zambia. They occasionally run dry late in the year.

© Maxime Bertocchi



Our mission

The Pictet Group Foundation advances inclusive, sustainable and innovative solutions to social and environmental challenges, with a special focus on water and nutrition.



© Juan Brenner

Our focus areas

WATER

We support solutions for properly managed water systems, improved sanitation and hygiene for people's health and livelihoods. While our primary focus is to bring these resources to communities across the globe, we also support solutions that encourage sustainable management of water resources. We partner with organisations that collaborate with communities, local stakeholders and governments to guarantee access to water for generations to come.

NUTRITION

We concentrate on addressing and preventing malnutrition, with a heightened focus on children and mothers. The organisations we support bring a sustainable, agile and effective approach to nutrition to help future generations reach their full potential.

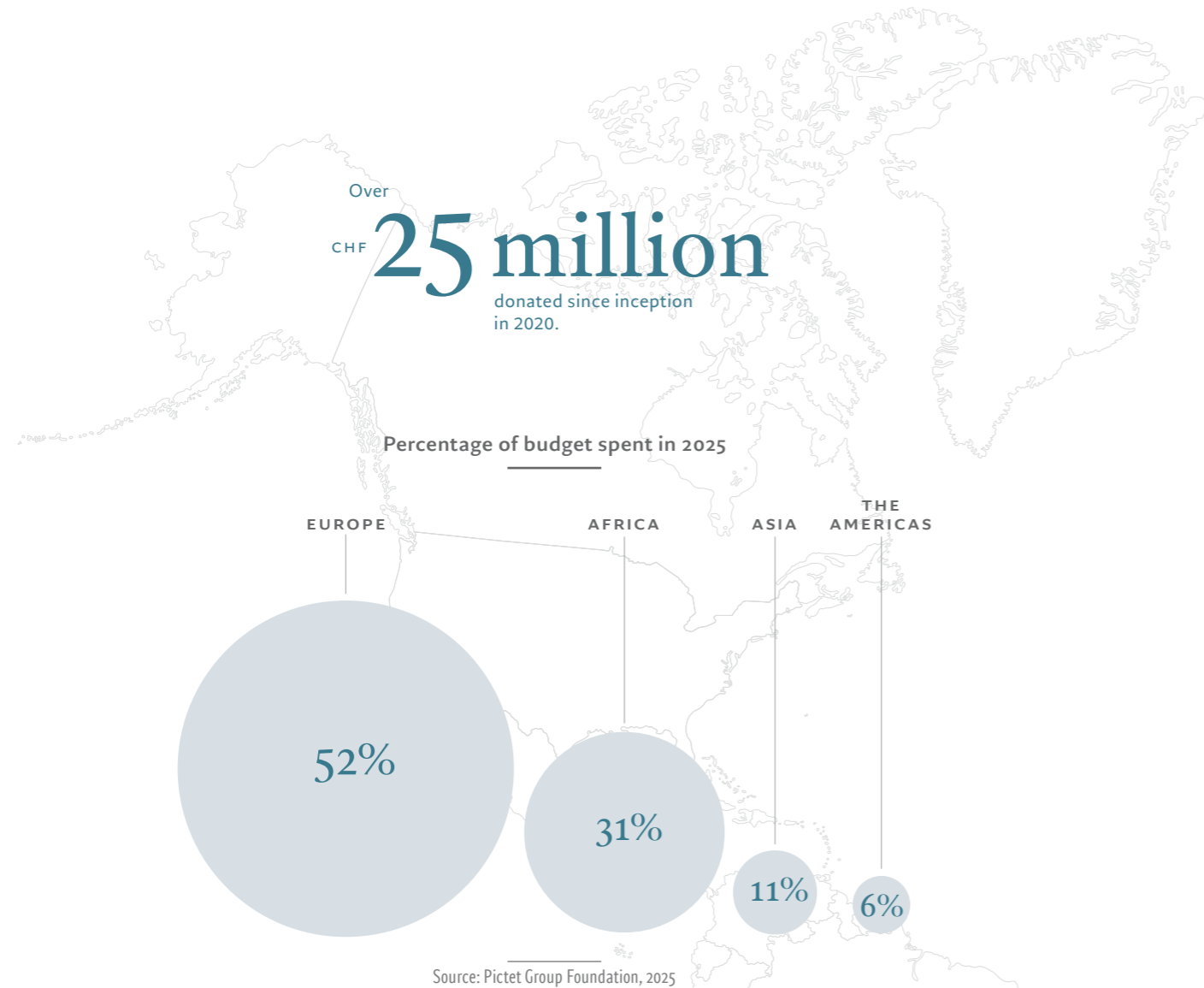
LOCAL ENGAGEMENT

Following the Pictet Group's long tradition of giving back to the community, the Foundation supports non-profit organisations and flagship institutions in Geneva, where our headquarters are located. We also support employee volunteering and community involvement in locations where we have offices.

EMERGENCIES

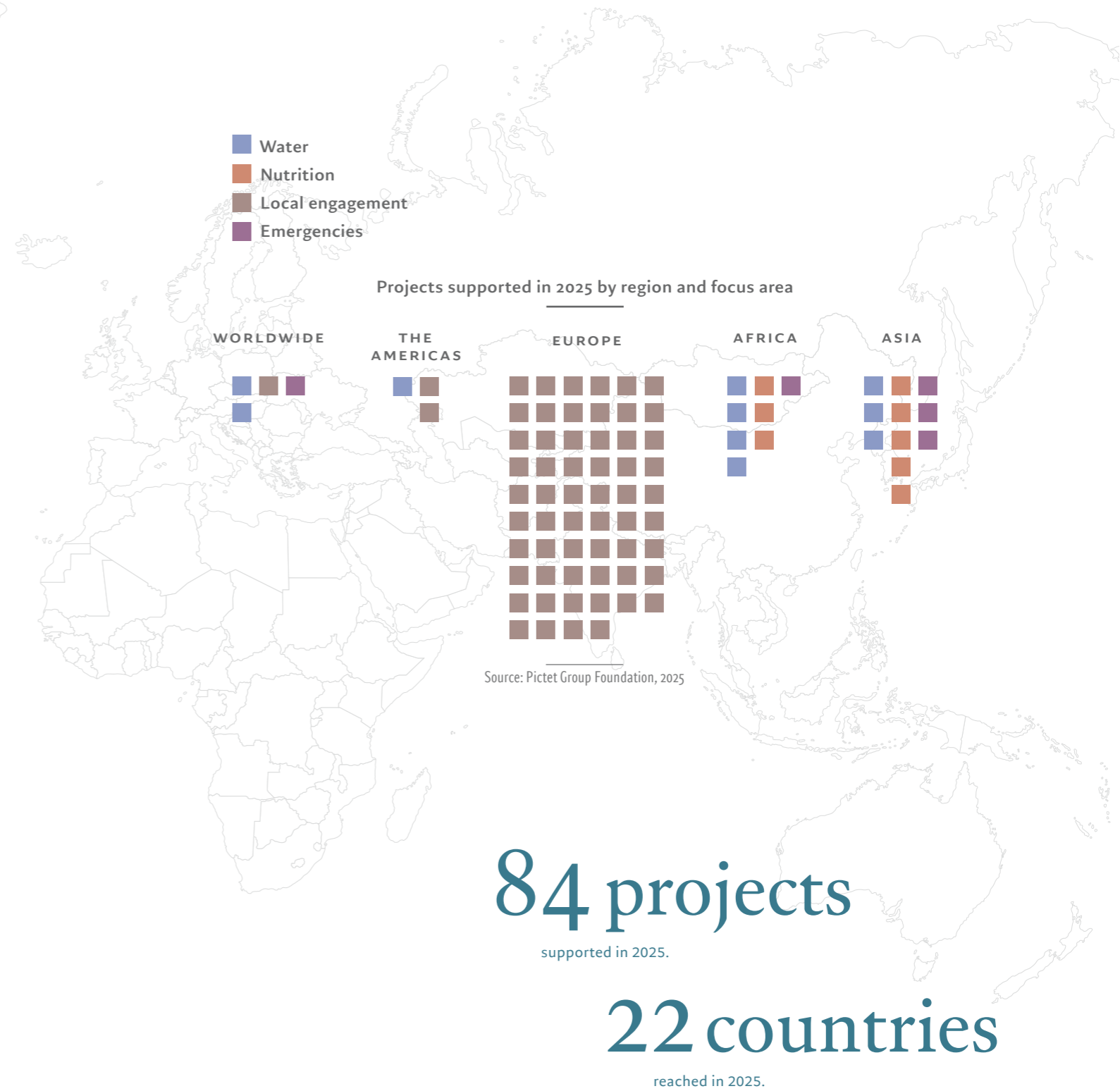
The Foundation supports humanitarian interventions worldwide during emergencies. This support is provided through organisations with the capacity to operate and respond locally to complex situations, ensuring timely and impactful assistance to those in need.

Our activities at a glance



“We are committed to making a lasting impact by supporting non-profits and social entrepreneurs who improve access to essential resources and foster positive change, both globally and in the communities where Pictet operates.”

CHRISTINE SANDSTRÖM
Managing Director of the
Pictet Group Foundation





Urban settlement of Molave, in the heart of Manila, capital of the

Philippines. During heavy rain, flooding will reach the height of the bridge.

© Mario Fung



Water

Our approach

The Pictet Group Foundation supports projects that provide access to clean and affordable water and sanitation to communities across the world that lack basic infrastructure. We place a strong emphasis on creating long-term, sustainable impact through local engagement and education. On a broader level, we also support solutions that encourage sustainable management of water resources.

Over
300,000

people impacted through water, sanitation and hygiene initiatives in 2025.¹



The daughter of Santana, a water committee member in the rural village of Lagunitas in Santa Cruz del Quiché, Guatemala. © Water For People

¹ The data reflect the total impact achieved across all projects, aggregated from the start of each project up to the end of 2025, based on reports provided by grantees.

Projects supported by the Foundation

THE PHILIPPINES — BETTER WITH WATER

800

families in Manila reached with access to clean water at home, representing almost

3,000 individuals.

Better With Water serves as a last-mile water operator, connecting regional water providers with underserved urban communities to deliver clean and affordable water. In 2025, they provided access to clean water at home for over 800 families in Manila, the Philippines, reaching almost 3,000 individuals. The organisation goes beyond water by adopting a holistic approach to community empowerment, focusing on hygiene awareness, environment conservation and disaster risk reduction.



[Join us for a field visit to the Philippines](#) to witness Better With Water's work.



Better With Water is changing lives in Manila's underserved communities by addressing one of their most pressing challenges: access to clean and affordable water.

© Mario Fung

The Valuing Water Finance Initiative includes

108

investor signatories who manage

USD 18.1 trillion in assets.

WORLDWIDE — CERES: VALUING WATER FINANCE INITIATIVE

Ceres' Valuing Water Finance Initiative focuses on building a business case to address water risk and supporting investors to engage with companies with a high-water footprint. As of the end of 2025, the Valuing Water Finance Initiative includes 108 investor signatories managing USD 18.1 trillion in assets. Since the launch of the initiative in 2022, 84% of these investors have engaged with at least one company on water risk across the food, beverage, apparel and tech industries.

UGANDA — CEWAS

In Uganda, Cewas accelerates access to safe water by empowering water entrepreneurs and developing strong entrepreneurial pipelines and ecosystems in the sector. The Pictet Group Foundation contributes to enabling twelve water enterprises to complete a Cewas acceleration programme, which helps social enterprises professionalise their operations and become investment-ready. These enterprises deliver essential water services to underserved and vulnerable communities while building sustainable business models capable of attracting additional impact capital. Seven of them are now engaged in discussions for follow-on impact investments. During the programme, participating enterprises expanded their operations and provided continuous access to safe water services to an additional 270,000 people.

12

enterprises completed an acceleration programme and

7

of them are now engaged in discussions with impact investors.



Engaged water entrepreneurs discuss how to expand their services to more people in Uganda.

© Cewas

CAMBODIA AND BANGLADESH — CHARITY: WATER

The Pictet Group Foundation supports two initiatives in Asia, working with charity: water's local partners, Clear Cambodia and Helvetas Bangladesh. Clear Cambodia is a local grassroots organisation operating one of the world's largest biosand filters programmes. Helvetas Bangladesh implements solar-powered piped water and water filtration systems in communities and schools, and promotes hygiene through awareness campaigns. This work funded 31 water projects in Cambodia and Bangladesh, changing the lives of more than 10,500 people who now have access to safe water on a daily basis.

31 water projects funded in Cambodia and Bangladesh, changing the lives of more than **10,500** people.



Clear Cambodia, charity: water's local partner in Cambodia, has installed a large-scale biosand filter, adequate

toilets for both girls and boys, and an incineration station for waste management in Yeng Village Primary School.

© Mario Fung

UGANDA — IRC WASH

IRC WASH works to improve access to safe water, sanitation and hygiene in the Kabarole and Bunyangabu districts in Uganda, targeting underserved rural communities, schools and healthcare facilities. In 2025, the project extended an existing water pipeline by 9.3 kilometres, bringing clean water to over 8,700 people. It also focused on capacity building and behaviour change. This was achieved by training school and healthcare management committees and helping them develop water, sanitation and hygiene improvement plans. In addition, IRC contributed to improving water resource management by collaborating with the local government and Ministry of Water and Environment in restoring degraded wetlands critical to the Mpanga River Catchment.

Existing water pipeline extended by

9.3 km bringing clean water to over **8,700** people.

GUATEMALA — WATER FOR PEOPLE

Water For People achieves significant impact in Guatemala's Quiché region, reaching last-mile rural communities. As of the end of 2025, 970 people now have improved access to water, while over 2,800 benefit from better household sanitation. The project empowers communities to drive systemic change by training water committees and collaborating with the local authorities and microfinance institutions to ensure financing and prioritisation of the water, sanitation and hygiene sector.

970 people benefit from improved access to water and over **2,800** have gained improved access to household sanitation.



Byron Palacios (left), of Water For People in Guatemala, identifies

water recharge zones on a map alongside local officials.

© Water For People

ZAMBIA — WATER & SANITATION FOR URBAN POPULATIONS

10 km

of pipe network repaired, providing water access to

14,800
residents.

In Southern Zambia, Water & Sanitation for Urban Populations (WSUP) focuses on protecting water resources and providing sustainable, continuous access to clean water for two low-income communities in Livingstone. The project has strengthened the local utility's capacity to reduce non-revenue water caused by leaks in the network and non-payment for water used. Additionally, 10 kilometres of pipe network have been repaired, providing new and improved water access to 14,800 residents. As a result, 85% of households now have continuous access to water, while the remaining 15% have around 13 hours of supply.



In Southern Zambia, where WSUP works, one tap (household connection)

can change the lives of twenty people. They can drink, cook and wash.

© Maxime Bertocchi



Villagers tend to their nets on the northern shore of Lake Edward, Democratic Republic of Congo.

© Brent Stirton
Reportage for
Getty Images/WWF

ASIA AND AFRICA — WWF

The *eDNA: Finding Forgotten Freshwater Biodiversity* project advances freshwater conservation by deploying environmental DNA monitoring across eight river basins in Africa and Asia. Sampling 113 sites across the Nile, Congo and Limpopo basins in Africa and the Mekong basin in Asia, the project revealed high species richness, detected priority and threatened species, and identified previously undocumented biodiversity hotspots. The initiative proved eDNA to be a cost-effective, scalable tool, and its findings have already shaped major reports and advocacy measures, laying the groundwork for monitoring and stronger protection of freshwater ecosystems.

113

sites sampled across

8 river basins in Africa and Asia.



Chhun (right) is thankful she and her daughters now have safe water at home

in Cambodia, where her eldest, Maya, plays with her baby sister after school each day.

© Water.org

“

Safe water changes everything. When families have safe water at home, health improves, children spend more time in school, household income can grow, and the cycle of poverty begins to break. It is why water is the best investment the world can make to create a bright future for all.

”

GARY WHITE
CEO and Co-founder
Water.org

Impact story

WATER.ORG: LEVERAGING FINANCIAL MARKETS TO UNLOCK FUNDING FOR WATER AND SANITATION IN CAMBODIA

In Cambodia, nearly 70% of the population lacks access to safe drinking water at home and approximately 48% of the population does not have a toilet in their home.² The issue is particularly acute in rural areas, where about 75% of the population resides. To reach the ambitious goal set by the Cambodian government to provide access to safe water, sanitation and hygiene for all by 2030, an estimated USD 180 million in funding is needed annually.³ While traditional philanthropy remains essential, it cannot meet all needs. The private sector can also help channel funds to the water sector.

Water.org is an international non-profit organisation pioneering market-driven financial solutions to address the global water crisis. The Pictet Group Foundation supports Water.org's work in Cambodia, where it has been active since 2015.

The organisation partners with microfinance institutions to help them structure affordable financial products, enabling low-income families to install water connections or build toilets in their homes. Historically, microfinance institutions have not offered loans in the water sector due to lack of immediate financial returns. However, as Gay Santos, Regional Director for Southeast Asia at Water.org explains, the long-term financial benefits are significant:

“Access to safe water at home frees women from hours spent collecting and treating water, allowing them to pursue other activities, like starting a small business.”

To provide access to safe water, sanitation and hygiene for all by 2030,

USD **180 million**
in funding is needed annually.³

² UNICEF Joint Monitoring Programme WASH data, 2025
³ CambodiaNess, 2023



In Cambodia, traditional clay jars are used for rain-water collection.

© Water.org

Water.org also supports water service providers directly by offering technical assistance to strengthen their business models, secure the funding needed to grow their activities and reach more people. As Gay Santos explains, this approach generates exponential impact:

“Every dollar donated to Water.org helps mobilise 20 dollars of capital, which are invested in water operating companies and microloans for individuals.”

Collaboration with all stakeholders, especially local government, is also central to Water.org's approach. By aligning its initiatives with existing public policies, the organisation enhances cooperation among key actors and contributes to building an enabling ecosystem for the development of Cambodia's water, sanitation and hygiene sector.



[Join us for a field visit to Cambodia](#) to discover Water.org's impact.

Microfinance for water

In Cambodia, Water.org works with microfinance institutions to help them develop affordable financial products tailored to the water sector.

Meet the beneficiaries of microfinancing



© Mario Fung

Vuthy (right), a single father caring for his son, elderly mother and aunt, had no toilet at home for over ten years. In 2024, a loan enabled him to build two toilets, giving his family comfort and privacy.



© Mario Fung

Sophal (left) is an entrepreneur who makes clay jars for rainwater collection. In 2025, he received a microloan to expand his business. He can now produce two to three jars per day, sell them profitably and repay his loan.

Sotr Nikum Water Supply

Thida is the owner of Sotr Nikum Water Supply, a private water operator in Siem Reap province. Since 2023, she has received technical assistance from Water.org to improve her business model. She and her team have benefited from several training sessions in accounting, marketing, water, sanitation and hygiene (WASH) awareness, and community engagement. In 2025, Water.org also helped her secure a USD 1 million loan from a local bank, enabling her to expand her business and maintain the pipe network.



Thida is the owner of Sotr Nikum Water Supply and a board member of the Cambodian Water Association.

© Mario Fung

Thida's company provides 24-hour access to safe drinking water for more than

3,500 families across 45 villages, reaching nearly **15,000** people.

Meet Hai, who now has safe drinking water at home thanks to Thida's company



© Mario Fung

Hai, a 57-year-old rice farmer, lost access to her well a decade ago. Since 2025, Thida's company has provided her with safe drinking water at home. With an initial installation fee of USD 85 payable in instalments and a monthly bill of just USD 1.50, clean water is now affordable for her family.



Nutrition

Our approach

The Pictet Group Foundation aims to improve access to healthy and nutritious food while reducing disease and mortality, and preserving our planet. We support organisations that address the problem directly by providing meals and micronutrients, and by making food security a priority for the most vulnerable populations.

Over
1.8 million
people reached with improved access to nutrition in 2025.⁴



A nutritious lunch helps students stay engaged in the classroom, improving concentration and supporting better educational outcomes.

© Food4Education

⁴ The data reflect the total impact achieved across all projects, aggregated from the start of each project up to the end of 2025, based on reports provided by grantees.

Projects supported by the Foundation



Food4Education's school feeding programme ensures that learners receive the nutrition they need to attend school regularly and participate actively in learning. © Food4Education

KENYA – FOOD4EDUCATION

Food4Education (F4E) tackles classroom hunger and enhances educational outcomes in Kenya through innovative school feeding programmes. The programmes boost enrolment, attendance and students' learning capacity. They also support local economies by creating fair-paying jobs and sourcing produce locally. F4E has scaled its impact in Kisumu county, serving 21,000 meals daily across 24 schools as of 2025, and contributing to a total of 8.3 million meals served over the three-year grant cycle. As a result, over 80% of children in partner schools now benefit from a hot and nutrient-dense lunch every school day. This success in Kisumu has been pivotal in expanding F4E's reach in Western Kenya. F4E also collaborates with the Kenyan government and regional partners to transition school feeding from a programme-led initiative to a nationally owned and funded priority.

21,000
meals served daily across
24 schools.

TANZANIA – SANKU

Sanku partners with local millers to fortify staple foods such as maize and wheat flour using its award-winning IoT-enabled 'dosifier', a simple yet transformative device that precisely doses the right amount of nutrient premix into flour during the milling process. This initiative helps to reduce stunting, anaemia and neural tube defects, decreases absenteeism from work and school, boosts economic development and ultimately saves lives. Sanku has expanded to over 1,100 partner mills in Tanzania, reaching 1.8 million people with access to fortified flour. In response to new government regulations in 2025 requiring all commercial millers to fortify flour, Sanku co-developed advocacy materials on fortification to help food producers and regulators ensure compliance and promote widespread consumption of fortified foods.

Over **1,100**
partner mills
in Tanzania, reaching
1.8 million
people with access
to fortified flour.



A miller stands by his Sanku 'dosifier' in Tanzania.

© Sanku



Through school feeding programmes, students receive the nourishment they need to learn, grow and reach their full potential. © Food4Education

“
Our goal is to reach 1 million children by 2027. Every partnership, every meal served and every person who believes in this mission brings us closer to a future where no child has to learn on an empty stomach. By feeding children today, we are giving them the chance to unlock their full potential for life.
”

WAWIRA NJIRU
Food4Education, Founder and CEO



Local engagement

Our approach in Geneva

In Geneva, where the Pictet Group headquarters are located, the Foundation supports the local community, including through staff engagement. We partner with non-profit organisations and flagship institutions aligned with our focus on social aid, arts and culture, supporting people suffering health problems, environmental protection, and humanitarian and human rights initiatives. By building strong relationships with these organisations, we aim to strengthen Geneva's social fabric, foster cultural vitality and enhance the well-being of those most in need.



Concours de Genève, International Music Competition: violist Ayaka Taniguchi, winner of Second Prize in 2025, performing with the Orchestre de la Suisse Romande. © Anne-Laure Lechat



A Colis du Cœur volunteer welcomes a family coming to collect food and essential items, illustrating solidarity with people in need.

© Colis du Cœur

47 projects

supported in Geneva in 2025.

Staff engagement

Staff engagement activities are coordinated by dedicated employee committees, which identify local projects that the Foundation can support through a donation and where employees can contribute through volunteering.



Colleagues from the London office joined 750 volunteers to harvest over 100 tonnes of fruit at three orchards. The produce was distributed to 1,200 charities and schools, supporting the Felix Project's mission to reduce food waste and aid those in need.



Colleagues in Singapore participated in a rice planting activity alongside beneficiaries from Club Rainbow, an organisation supporting children with chronic illnesses.



Colleagues from the Zurich office sorted donated fruit and vegetables with *Tischlein-Deck-Dich*, ensuring the high quality of produce for distribution to people in need in Switzerland.

16 projects

supported in 2025 in countries where we have offices.

12 Pictet offices

engaged in volunteering activities in 2025.



Ann Mirjam Levy Duvernay, CEO Hong Kong Branch & Head of North Asia, along with other colleagues in Hong Kong, distributed food and daily necessities to local non-profit organisations with the Caring for Children Foundation.

“
It is very important to us to give back to the local community we belong to. Dedicating our time is a meaningful way to make a difference and it brings colleagues together around a shared sense of purpose.
”

ANN MIRJAM LEVY DUVERNAY
CEO Hong Kong Branch
& Head of North Asia



Emergencies

Our approach

The Foundation supports humanitarian interventions worldwide by working with global organisations that are able to respond quickly and effectively to local emergencies. Our support includes financial aid to emergency funds, essential supplies, and backing for rapid response teams. This helps deliver immediate assistance, medical care and critical services to communities affected by crises such as conflicts or natural disasters.



Diana, a Medair nurse at the Mahatsinjo health centre, Madagascar, highlights the essential role the facility plays for remote communities, particularly in addressing malaria and malnutrition among children. © Medair, Priscilla Barti May 2026.



A girl from an earthquake-affected community poses for the camera in Kunar, Afghanistan. © Medair, Afghanistan November 2025.



Emergency project in Renk, South Sudan, supporting Sudanese refugees. A woman receives medication from an MSF worker in Jerbana,

an informal settlement located just 20 kilometres over the border in South Sudan.

© Diego Menjibar

“
The capacity to act rapidly, at scale and in the most fragile environments reflects both the expertise of our teams and the critical support of the communities, donors and partners who make this work possible.
”

RICARDO RUBIO
*Director ad-interim,
Médecins Sans Frontières*

Governance

The Pictet Group Foundation is a grant-making foundation. It succeeded the Pictet Group Charitable Foundation and was formally established by the Managing Partners of Pictet in 2019, becoming operational in 2020. Its goal is to pursue our long-term tradition of social engagement and environmental commitment.

Our governance structure ensures clear roles and responsibilities, sound decision-making processes and strong oversight. The Foundation is guided by a board – composed of current and former Pictet Group partners as well as external experts – that oversees strategy, compliance and risk management, supported by dedicated committees where relevant.

Our endowment provides the budget, allowing for stable and predictable funding.



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