

EmpowerR Families for Innovative Philanthropy

5th Meeting

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ERFIP

An initiative of the Edmond de Rothschild Foundations

EMPOWER FAMILIES FOR
INNOVATIVE PHILANTHROPY

INTRODUCTION

In 2013, the Edmond de Rothschild (EdR) Foundations launched Empower Families for Innovative Philanthropy (ERFIP), a uniquely distinct platform to harness the power of private philanthropists from emerging economies in five priority areas:

- **PROMOTE** peer to peer exchanges and showcase successful philanthropic models
- **HIGHLIGHT** contributions achieved through private philanthropy
- **ACTIVATE** new opportunities for philanthropic collaboration
- **REINFORCE** the presence of 'Frontier Philanthropies' on the global stage
- **BOOST** connections between business, philanthropy and economic development

ERFIP provides a platform and safe space for frontier philanthropists to share knowledge and best practices in the quest to maximize impact, and tackle 'edgy' issues and social justice challenges. It is about knowledge, peer to peer exchange and action driven philanthropy. ERFIP is about convergence of ideas, businesses, and development actors and shared universal values. It is about thinking big, partnerships and maximizing global impact.

Firoz Ladak, CEO



AN ERFIP 2017 REPORT TO PUBLISH or not to publish?

yes
no

For months, we debated the idea and in the end found value in drafting this report on both our 2017 summit and why philanthropy is needed in the world.

This document is meant to jog your memory on ERFIP 2017 and the key lessons learnt from the thematic showcases. This is not a number crunching, data driven reflection. Instead, these contemplations tell stories of good will and how the indomitable human spirit will address some of the most crucial issues of our time.

In addition, this document illustrates the development trajectory, challenges and successes of private philanthropy and models in emerging economies.

What makes these philanthro-development models worth their weight in gold is that none of them were conceived in global capitals like London, Washington or Paris. Instead, these models were born and bred in Africa, Asia, Latin America and the MENA region.

ERFIP reflects

A growing need and demand to recognize Global South philanthropy as a key driver for social change and economic development.

The need for a re-designed paradigm for development where donor agencies, private businesses and philanthropy can build tri-lateral partnerships.

In 2016, data reflects that bilateral international development aid fell by 3.9 % to the least developing countries even if the overall international aid numbers reached an astonishing peak of USD \$142.6 billion (source: OECD). However, there is less clarity and transparency on how and where international development money is used. Regardless of numbers, it seems that international aid alone has not managed to make a serious dent in frontier markets into existing challenges like lack of access to education, health, employment, and poverty.

Bringing Moonshot to Philanthropy: Achieving big goals for sustainable change

For many philanthropists, charitable giving runs in the family. Today's philanthropists want to be game-changers. They think big and shoot for the moon with ambitious, global philanthropic endeavors like eradicating poverty. However, for multiple reasons, a significant number of philanthropists and the philanthropy sector at large remain focused only on incremental steps.

Philanthropy should be like a moonshot factory where it innovates and invests in solutions to address root causes of massive problems.

"Money should not be the only resource used to address challenges. Steadfast commitment is a crucial component to overcome hurdles in order to make a difference. Giving is about joy; enjoy giving your time, effort, money and your commitment. ERFIP is about building bonds to do good, utilize this network and become a force of positive change."

Dr. Manu Chandaria – philanthropist from Kenya

PHILANTHROPISTS NEED TO

RE-THINK scale

RE-DEFINE problems

EXPLORE the edges of what's possible and how to get there

DEVELOP EXPERTISE to build creativity and design thinking

Take **RISKS**

COOPERATE across sectors



YOUTH UNEMPLOYMENT

A Ticking Time Bomb

According to the International Labor Organization, young people account for up to 40% of the world's unemployed. One in four people today is a young person aged 15–29: that is nearly 1.8 billion in total, of whom close to 90% live in developing countries.

As millions enter the job market every year, governments and the private sector have not been able to provide opportunities for all. In sub-Saharan Africa alone, 10–20 million young people enter the job market every year. Those entering the labor force are underequipped to address market needs while employers cannot find candidates with right skill sets.

Causes for this malaise are many, ranging from limited access to low quality of education, inadequate national policies on employment or education and persistent gender inequality. The consequences are growing poverty, crime, migration, political unrest, missed opportunities in terms of innovation and economic development.

This generation will either be the "lost generation" or a "new asset class" depending upon how issues of unemployment and opportunities are addressed. Can philanthropic investments convert this ticking time bomb into a productive dividend? If yes, how?

40%

of the world's
unemployed
are young people

**"When you look
good, you also
do well!"**

Jane Mwangi,
CEO, KCB Foundation

To address unemployment issues, the Kenya Commercial Bank Foundation (KCBF) extrapolated the answer from the following question:

"The youth population in Kenya is large, untrained, unskilled and there is very little investment going into them. If 70% of the population is poor and have no work, then in a decade, businesses have no one to sell to and nobody to bank. How do you create a bankable generation?"

An answer came in the form of holistic support and hand holding individuals to create their own businesses. KCBF decided to provide:

- Vocational education, loans on preferable conditions and access to support services such as legal advice, business development, and accountancy support to 10,000 youth per year (50,000 over five years)
- After 12 months, these young men and women are able to access credit through the banking system. They are supported by university graduates who provide services pro bono.
- KCBF employs its convening power to link youth to important customers or retailers and potential employers
- In 2017, KCBF supported 10,600 youth. Out of the 1,000 that have started their own business, 260 have started to repay their loans.
- Partnerships are the KCBFs pathway to scale!

An ongoing challenge has been to keep students in class. Poverty makes it difficult for students to stay in class and focus. In 2017, the foundation decided to pay bus fares, lunch money and student fees to enable youth to continue training.

Vocational schools became another beneficiary of KCB foundation's approach. Student fees enabled these schools (currently 184) to upgrade and purchase needed equipment and improve quality of teaching.

What is in it for Kenya Commercial Bank? Brand visibility. The bank is caring for the community and an increasing number of people have opened accounts with the bank.

KEY CONCLUSIONS

Large scale solutions and scaling up need strategic partnerships between companies, government and even with competitors

Businesses and philanthropy can work together, if they embrace a shared value approach that recognizes that economic and social values are not mutually exclusive

Local solutions for local barriers (transport/lunch/tech barriers)

Can successful models be imported and adapted to another country to address similar needs?

Lessons from South Africa and Kenya: The Harambee model

Yellowwoods is a South African born global investment group. Yellowwood's Harambee Youth Employment Accelerator addresses entry-level demand-supply mismatches and systemic inequalities in the labor market. Harambee's innovative matching, path-waying and demand-led work-readiness bridging programs and innovative public-private partnerships, support young work-seekers from poor families, "transitioning from learning to earning."

To date, Harambee has supported 340,000 work seekers in this transition process. Harambee has partnered with 360 companies to place 40,000 young people into their first full-time, formal economy job. To be sure that Harambee's approach works, effective monitoring and analysis system were established. Yellowwoods found that capital is not the only constraint for many of the problems, but rather execution capability!

In South Africa Harambee has hit the ceiling in formal sector jobs for the growing youth population and understands that youth needs to find "pathways from learning to earning." As Harambee was redesigning its approach within South Africa, a new opportunity presented itself in Kenya, the possibility of a partnership between Yellowwoods and Chandaria Foundation, Kenya.

The idea was to adapt the Harambee model to address Kenya's growing unemployment issues. South Africa and Kenya share some similar characteristics in terms of unemployment issues. However, Kenya has a large informal economy and a Kenyan version of Harambee needed to include ways to empower the informal sector.

Harambee had everything: the quality of staff, the ability to deliver a high end program, a prevailing business spirit, and the model built to scale with embedded use of technology. On the Kenyan side, the Chandaria family had an ideal configuration, engaged in business, leadership and a real understanding of issues on the ground. And most importantly, they bought into the Harambee model.

Lack of execution capabilities and other ground realities in Kenya have not yet seen the implementation of a Harambee-like model. This is, however an ongoing conversation between Yellowwoods and the Chandaria Foundation.

KEY LESSONS

- Philanthropic sector needs highly trained human capital
- Successful business capabilities cannot replace a foundation's operational abilities



"SO WHEN IS
YOUR NEXT
DOCTOR'S
APPOINTMENT?"

"Never."

The role of private philanthropy in health systems

With a rapidly growing population in Africa and the Middle East and an increase in elder population in parts of Asia and Latin America, the demand for health services is multiplying. Outbreaks like Zika or Ebola and recurring diseases like polio and tuberculosis put huge pressures on health care systems with most national governments struggling to provide basic health care facilities to their citizens.

In this context, can private sector and philanthropists impact the broader health system through innovation, tele-medicine and alternative economic models? What do successful partnership models between private philanthropy, multilaterals, and governments look like to mobilize an entire ecosystem?



Half the world lacks access to essential health services, 100 million still pushed into extreme poverty because of health expenses.
(World Bank and WHO report 2017)

To answer the above questions, a group of European surgeons founded a non-profit organization – 2nd Chance - and advocated an ingenious model of “Train-Treat-Advocate”. Through 2nd Chance, not only do patients with the most need get reconstructive surgery, but it also supports training of local surgeons and advocates for access to life saving surgeries as a basic need. In Africa, where 2nd Chance operates, there are hardly any services for burn patients as well as those afflicted by violence or born with birth defects.

Instead of by-passing national health systems and building on the idea of a “touch and go” system where foreign doctors treat patients and middlemen make money on a per patient basis, 2nd Chance decided to work with national health systems. The core idea is that we must help build the medical capabilities in each country and train local doctors to break this circle of dependency on doctors who parachute in and leave just as quickly.

To address this major gap, 2nd Chance has built a partnership with the College of Surgeons of East, Central and Southern Africa (COSECSA). COSECSA is an independent body that fosters postgraduate education in surgery and provides surgical training throughout the region of East, Central and Southern Africa. Second Chance helped build COSECSA’s program of reconstructive surgery and a “syllabus for Africa” that provides high quality material freely accessible over the Internet.

The long-term goal of “2nd Chance” is to ensure all people have access to reconstructive surgery, and thus create societies that are both more compassionate and productive.

2nd CHANCE

2nd Chance is an example of a successful partnership between private philanthropy; technical experts (i.e. doctors) and several governments who wanted to offer their citizens better health care options. Had private philanthropic money not been available to support training and advocacy work, chances are that governments would have paid little heed to surgical needs of their citizens.

Post conflict or a natural disaster, we always talk about reconstruction in terms of infrastructure. Rarely do the reconstructive needs of human beings afflicted physically by violence or disasters are mentioned in post conflict or disaster zones.

Dr. Pierre Quinodoz, reconstructive surgeon and president 2nd Chance

DO TRADITIONAL SCHOOL SYSTEMS KILL CREATIVITY & LEARNING?

Re-defining Education

When third grade students in Kenya, Tanzania, and Uganda were asked recently to read a sentence such as “The name of the dog is Puppy” in English or Kiswahili, three-quarters did not understand what it said. In rural India, nearly three-quarters of students in third grade could not solve a two-digit subtraction such as “46 – 17 = ?” In Brazil, although the skills of 15-year-old students have improved, at their current rate of improvement they will not reach the rich-country average score in math for 75 years. These statistics do not account for 260 million children who are not enrolled in primary or secondary school. **“This learning crisis is a moral and economic crisis,”** Jim Yong Kim, President, World Bank Group

How can philanthropy step in where political will and structural inefficiencies fail to provide more schools and/or innovative curricula and impact of educational policy? Two innovative families from Columbia and Brazil have come up with their own methodologies to address challenges of lack of learning in schools.

Casa Luker, a Colombian food company, founded the Luker Foundation in 1994. Luker Foundation’s mission is to foster social and economic development through collaborative and high impact projects in education and entrepreneurship. It focuses on developing and promoting high quality public education system by partnering with public, private and academic partners.

To contribute to the development of city of Manizales, the foundation works to strengthen the entrepreneurial eco-system of the city, by supporting high potential ventures and startups.

3/4

of students in third grade could not solve a two-digit subtraction

Columbia has gone through many years of violence and our youth have lost many opportunities. By 2025 the Colombian government wants to make education in Columbia the best in Latin America and Luker Foundation is part of a group of game changers that are contributing to government's efforts. - Marcela Restrepo, Vice President of the Board

Luker Foundation's journey has been that of learning and re-adjusting its mission, accordingly. In its early years, the foundation had wide areas of focus with relatively unstructured giving without any impact measurement tools in place. Over the years, the foundation's focus became sharper and narrower and it identified education as its key area of giving. In addition, the family being a family involved in business decided to add entrepreneurship as its second area of focus.

To convert a family's dream and its legacy into impactful programs, Pablo Jaramillo, the CEO of Luker Foundation employed the following strategy:

1. Introduce "active school methodology" in public schools that focused on development of social and emotional skills.
2. Focus on children who struggled with skills like reading, writing
3. Assist children to continue into tertiary education
4. Integrate entrepreneurship education into the last two years of secondary schoolAs a result, drop out rates have declined. The Foundation is working with the World Bank to create improved evaluation processes.

KEY CONCLUSIONS

"We have a 19th century school model, run by 20th century teachers for 21st century pupils."

To sum up challenges in education, there is a lack of quality, equity, relevance

Youth should be active stakeholders in transformational educational processes

Education and employment are interlinked and successive processes

Partnerships with governments are crucial to scale up and impact education policy

Existing business infrastructure are pathways to scale

Holistic educational policies are needed

Local solutions for local barriers (transport/lunch/tech barriers)

"We operate under the principle that the foundation is not here to replace government's efforts in education. We work in partnership with government so we can scale and reach as many children as possible. We constantly evaluate our work and its impact."
Pablo Jaramillo, CEO Luker Foundation

Under the motto "Everybody has to walk an extra mile for peace" the Luker Foundation is extending its work into rural areas.

On the same continent, The Inspirare Institute in Brazil is dedicated to innovate in public policy to improve quality of education in Brazil. Inspirare's work is focused on mapping, producing, sharing and disseminating information on innovations in education.

Inspirare's programs are guided by "Innovative Holistic Education", an approach that aims at developing students in all facets of life and answering demands of today's labor market. The institute engages with education departments at all levels - national, state and municipality.

The reason that the Inspirare Institute focuses on holistic education is to develop not only the mental faculties of a student but his/her emotional, physical, and social skills. Thus, we advocate for the transformation of national guidelines of the curriculum. It is not only about what to learn but how to learn most effectively. Anna Penido, the Director, Inspirare Institute

Girls' education is an entry point to close gender gaps in other areas like politics, corporate leadership, the labor market, etc.

Girls' Education: Why It Makes Business Sense

The logistical, cultural, religious and other obstacles to girls' education have long been recognized and documented as a significant barrier to social and economic progress. Data on impact of girls' education points to not only improved wages but also better health, lower child mortality and smaller families among other benefits.

Educating girls makes business sense, as they will become future consumers as well as employees in addition to male population. Private sector in partnership with private philanthropy can use targeted business practices to provide quality education for girls and remove some of the obstacles.

In Turkey, a leading business family has been focused on providing education to all with a particular focus on empowerment and education of adolescent girls. The Aydin Dogan Foundation believes that education is the only way for girls to participate fully as productive members of the Turkish society.

Amongst other programs, the foundation has supported the "Daddy, Send Me to School" movement, whose main objective is to spread the education mobilization throughout Turkey and make sure that every girl goes to school. It has been designed and applied as a three dimensional project including financial aid and activities towards developing social awareness and removing structural problems, according to Candan Fetvacı, director of Dogan Foundation.

While Dogan Foundation focuses on providing scholarships, supporting dormitories and creating awareness about education in Turkey, Yellowwoods deploy various other tools in South Africa to measure impact of education. One such tool is the Developed Cognitive Intelligence Test which is a "learning potential" measurement tool. It helps in progress measurement of educational programs and capturing potential of students rather than what they know.

KEY CONCLUSIONS

Educating girls makes business sense as it has a ripple effect on families

Girls' education is an entry point to close gender gaps in other areas like politics, corporate leadership, the labor market, etc.

Education in general and girls' education in particular is a crucial factor in reduction of population growth rates

SENDING "CAPITAL" FROM GARBAGE DUMP to school

Private philanthropy at the intersection of environment, education and livelihoods Global Garbage Woes

"The three Herrera siblings are minors who help their parents make a living by collecting garbage. They live with their parents in a cardboard and wooden house, with a dirt floor, surrounded by mountains of plastic waste and decomposing food in the Bordo of Xochiaca, a garbage dump outside Mexico City. Every morning before dawn, Anely, 10, Gerardo, 9, and Erika, 8, walk from home to the dump to help their parents sort garbage in search of plastic bottles. They are part of a lucrative supply chain run by Coca-Cola and seven Mexican bottling companies."

This scenario is true for multiple countries from Asia to the MENA region, from Africa to Latin America. Families are exposed to hazardous waste negatively impacting their health, children remain out of school and environmental degradation continues.

The story of Africa Hope Foundation in Ivory Coast arose out of a personal and emotional experience of its founder, Charles Kie, who followed a garbage truck into a squatter camp that made a living from scavenging, sorting and recycling garbage. Families were living dangerously close to an open landfill, many afflicted with ill health and little resources to send their kids to school.



Currently, world cities generate about 1.3 billion tonnes of solid waste per year. This volume is expected to increase to 2.2 billion tonnes by 2025. (Urban Development Series Knowledge - World Bank)

Registered in 2014, the foundation focuses on education and the environment. It aims to help underprivileged children to have better access to education and in parallel to bring awareness around environmental issues. As a first step, the foundation rehabilitated a school close to the squatter community so kids could attend school. For the first time in Ivory Coast, tablets were introduced to offer access to digital learning for the children. In addition, the Foundation started providing after-school activities to increase the environmental awareness among children.

As a relative new entity on the scene, the Africa Hope Foundation continues to grapple with challenges like stakeholders alignment. It is looking at various ways of using garbage as a source of energy, employment creation and development. However, all of these require partnerships with like-minded entities and eventually the government.

Thousands of miles away, Melita and Rory Hunter co-founded the Song Saa Foundation in Cambodia. In 2005, they discovered one of the Cambodian islands and how far the destruction of the marine environment had already progressed. Khmer Rouge drove out the fishing communities on the islands between 1975 to 1979.

The Hunter family had setup Song Saa Foundation to help local community development efforts. These efforts included environmental cleanup, establishment of an economically sustainable solid-waste management system and a protection zone around the islands. To generate revenue, a for-profit entity (a hotel) was established and the local community employed. Despite all challenges, the local communities and the government are proud of what they see as visible success.

For the foundation, one of the most important indicators of success was that local communities stayed on the island instead of migrating to the mainland for better income opportunities.

Like Africa Hope Foundation in Ivory Coast, women were the most important actors in the foundation's work. Women were the first to get involved in the cleaning up efforts and invested earned incomes in their children and their families creating visible impact.

Similar to African Hope Foundation, the Song Saa Foundation experienced that building trust and relationships are the key to success. Success creates its own followers and the restored marine-life has found its adopters in neighboring communities. The local community has been the driver and multiplier of sustainable marine-life regeneration and protection in other neighboring islands.

KEY CONCLUSIONS

Philanthropic endeavors need to come from passion with long-term commitment to change

Education, linked with environmental awareness as a starting point for behavioral change

Parachute philanthropy does not work. Build trust and understand complexity of people's lives and potential solutions

Community ownership of any project is key to success



THE CHEETAH GENERATION

of media philanthropists

Investing in democracy and peace building

Increasingly, many governments are hostile and suspicious of businesses, foundations and philanthropists who support civil society organizations. As civil society groups working on social justice, human rights, legal transparency, good governance and accountability are finding themselves squeezed for funding and operating spaces, a new generation of philanthropists are engaging with these groups to challenge and redress inequalities.

For ERFIP 2017, Igbal Survé of the Independent Media group (South Africa) and Imane Rayees of Groupe Olympe (Ivory Coast) were present.



Philanthropy needs to step up and understand that first, without functioning media, civil society collapses; secondly, our aspirational goals can be achieved better by working with the media. (Alliance Magazine – December, 2017)

KEY CONCLUSIONS

Media is a crucial player in the current power shift

In Ivory Coast, media has at large played a stabilizing role in years of political instability

Independent media group is striving to create a "solutions" driven media

African voices should be amplified on issues pertaining to Africans and Africa; in particular voices of those who are ordinary citizens

Special Session: Family Governance

Family governance remains a challenging issue for families particularly as family businesses and philanthropic endeavors grow in size. Families struggle with questions like what should be the driving values of business and how can those values be transferred into philanthropic endeavors and vice-versa?

Some key lessons extrapolated from a conversation involving Sach Chandaria from Kenya and Marcela Restrepo from Columbia are:

- Clearly define the values driving the family's engagement
- A clear mission is an essential first step in designing a philanthropic strategy
- Individual ownership of wealth creates problems within families. A possible solution to holding wealth which is held by trusts
- Recruit professional management; clearly define roles and promote a close working relationship between the board and professional management; remove family members from operational positions to mitigate conflict.
- Make strategic family philanthropy a priority at family meetings
- Involve younger family members and professionals in setting up strategic agenda (philanthropy). This ensures engaged succession and informed participation at all levels.
- Set clear boundaries between CSR and family philanthropy
- Bring gender balance and allow for consensual or inclusive decision making

These reflections would not be complete without a special mention of the Singhal Iyer Family Foundation (SIFF), Bangalore, India. A young generation of philanthropists established the SIFF in 2016 with a focus on education, environment/urban rejuvenation, music and culture. A SIFF program provides scholarships and mentoring to children from low-income homes in Bangalore. The goal is to provide enriching education in a low-income environment. SIFF also supports organizations and individuals that preserve and promote Indian music and culture such as the Indian Foundation for the Arts.

HOW CAN PHILANTHROPY IMPACT financial markets?

Mission aligned portfolio investment or sustainable investing

Much has been said about the importance of building coherence in philanthropy between its financial investments and its values. During this special session on mission aligned portfolio investments, Firoz Ladak and Gaspard Verdier discussed sustainable investing spaces, as well as opportunities and challenges for the philanthropic sector and asset management industry.

They presented the result of their discussions as well as lessons learned with leading philanthropists and the world's largest asset managers with reference to mission aligned portfolio investments.

Foundations have traditionally kept their endowment investments separate from their grant making. The primary concern for most foundations is to generate sufficient returns on the endowment to cover operational costs, grant making and to secure future programs. However, a number of foundations have been looking at their endowment as an additional tool with which they can extend their philanthropic goals.

26%

of all professionally managed assets are sustainable investment

EXCLUSIONARY SCREENING

AVOID investing in companies or sectors that do not align with investor values or meet other norms or standards

POSITIVE SCREENING

ACTIVELY seeking out companies deemed high-performing on certain ESG measures

THEMATIC

FOCUSING on investing in companies or funds with the intention of generating positive, measurable social and/or environmental impact alongside a financial return

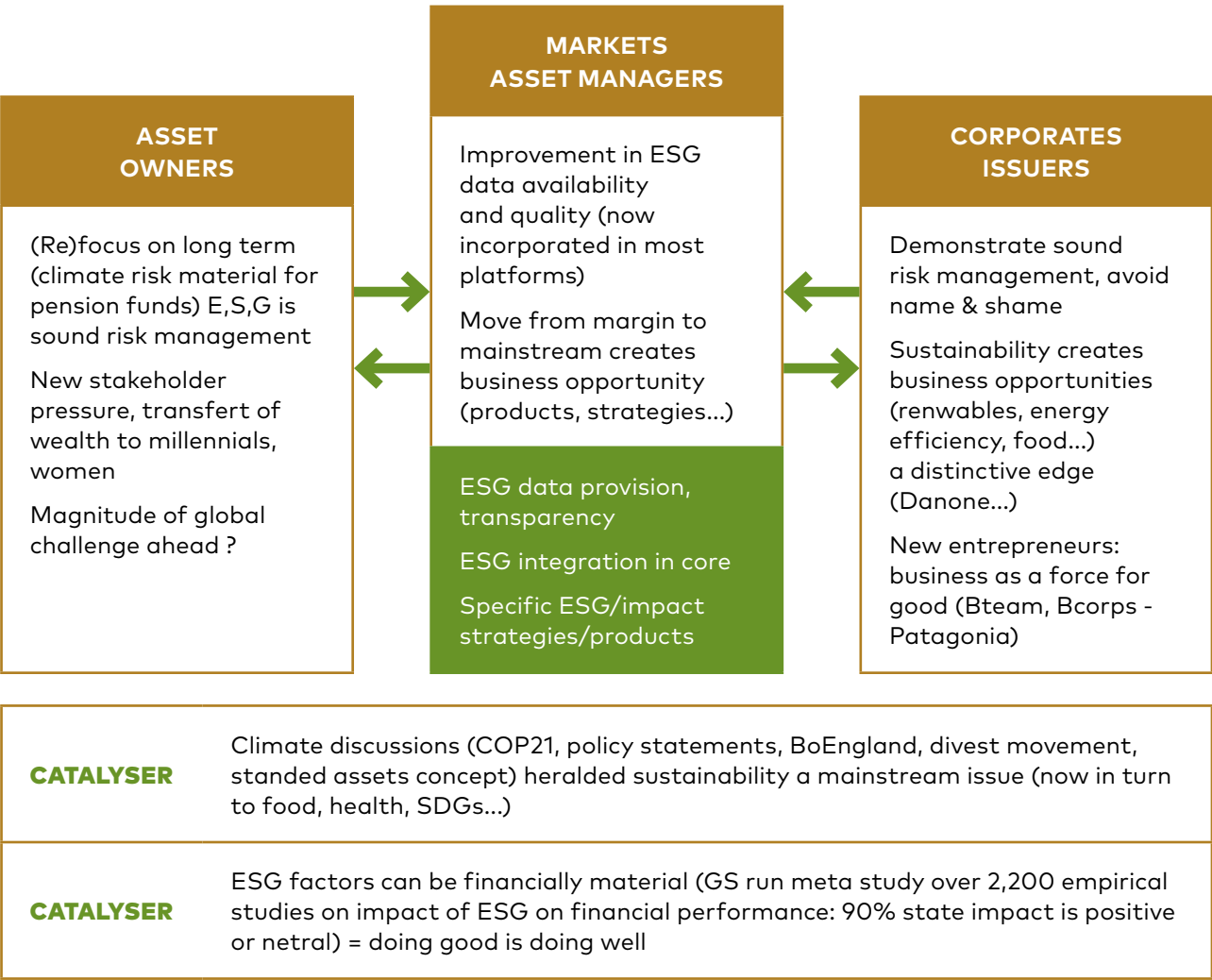
IMPACT INVESTING

INVESTING in companies or funds with the intention of generating positive, measurable social and/or environmental impact alongside a financial return

ESG INTEGRATION

INTEGRATING consideration of environmental, social and governance issues, where material, into investment due diligence and financial analysis

UNDERLYING (SUSTAINABLE) MEGA-TRENDS



KEY TAKE-AWAYS AND QUESTIONS

There is a clear change over the past 24 months fueled by investor demand (strong in USA); Signatories of Divest-Invest campaign and now account for \$3.4 trillion USD assets up from \$1.8 billion in 2014;

Socially responsible investing (SRI) has existed for some time, but lacks focus and credibility;

Investment strategies (including negative screening and exclusion) have been around for a while and were primarily adopted by "values based" investors, i.e. faith based organizations and congregations;

The move beyond exclusion to a more pro-active ESG approach has long been limited for many foundations endowments. ESG strategies are not compelling enough on returns and still perceived to hinder financial performance;

Impact investing and mission-aligned investments remains a relatively new field and data is limited when compared to data from traditional investors/ investments. However, this is rapidly changings;

For wealth/fund management, there is an increasing shift in business models where endowment investments were not aligned with mission and values;

Foundations along with other institutional investors are following the "Know what you own" strategy. They are "engaging in sustainable investing" ;

For family philanthropy, there is an incentive to prepare the next generation. Many such family members want to act on change more actively;

Can ESG criteria have an impact on share prices? For example, the decision by the Norwegian Sovereign fund to divest from fossil fuels had a massive impact on stock prices of oil companies;

There are ongoing issues with how ratings and accreditations are made;

Sustainable investments/mission aligned investments – are these a fad, or a real fundamental change in the way that people care about sustainability?

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ERFIP

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ERFIP is a unique platform of Frontier Philanthropists and business people. It provides principals, professionals and practitioners a forum to build and share knowledge to address some of the most pressing social and economic challenges of our time.

ERFIP is a powerful demonstration of what can be accomplished when outmoded ideas of philanthropy and development are challenged. We are shaping a future in which families, businesses and institutions cross-fertilize vision and expertise for maximized results.

This is just the beginning.