

June 2026

Prudence Foundation

Resilience in Action





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Diana Guzman

Chair, Prudence Foundation &
Chief Sustainability Officer, Prudential plc

A message from our Chair

At Prudential, our purpose is to be a partner and protector for every life and for every future. The Prudence Foundation is how we bring this mission to life for the communities that need it most.

I am immensely proud to share Resilience in Action, our first Foundation report. It offers a window into the human experiences behind the statistics and celebrates the real-world impact we create.

Since its establishment in 2011, the Foundation has matured its approach from traditional philanthropy to one that is strategic and impact-focused, designed not just for immediate relief but for lasting, meaningful change.

This evolution mirrors the changing nature of philanthropy itself. It's no longer just about donations. Philanthropy now ignites transformation, fueling innovation that fortifies resilience and builds ecosystems delivering tangible, long term

impact. The work of the Foundation to date demonstrates that investing in knowledge and readiness can measurably improve social and economic outcomes for underserved communities.

This report celebrates the progress Prudence Foundation has made so far, while reminding us that the need — and our responsibility — remains great. I hope it inspires you not only to learn more about our purpose of building resilient communities today and tomorrow, but also to be part of that journey with us, so that together we can create lasting change where it matters most.

“

Philanthropy today must be more than generosity — it must show leadership. This moment calls for a proactive role that drives change, catalyses innovation and proves models that work. By doing so, philanthropy can deliver tangible, long-term impact on the most pressing challenges of our time. For the Prudence Foundation, these are financial literacy and inclusion, and climate and health resilience.”



Nicole Ngeow

Executive Director, Prudence Foundation

A welcome from our Executive Director

I'm delighted to share our first Resilience in Action report. More than a report, it brings to life what's possible when people have the support to build stronger futures.

From helping children build money skills to strengthening community protection against climate-related health risks, we equip communities across Asia and Africa with knowledge and tools to navigate uncertainty and build security and confidence.

Our resilience work focuses on two areas. First is financial literacy — a critical life skill that supports financial wellbeing. For over a decade, our Cha-Ching Curriculum has reached nearly 4 million children with the core concepts of 'Earn, Save, Spend and Donate', delivered by more than 123,000 trained teachers. We're committed to reaching many more in the years ahead. Second is Climate and Health Resilience. With climate change as one of the major threats to human health — especially for vulnerable

communities — we made this a core focus area in 2025. We respond in two ways: supporting outreach that meets urgent needs today, and partnering with governments, NGOs and community organisations to strengthen systems for the long term.

Preparedness is central to our approach. And we are inspired by a programme that we supported in India. Through HERA (formerly Climate Resilience for All), 225,000 women working outdoors were able to better understand, prepare for and protect themselves from extreme heat. Building on this learning, we are expanding our support across Asia and Africa with partners tackling various challenges ranging from extreme heat to climate sensitive infectious diseases and air pollution.

In these pages, you'll meet the people behind our programmes: children building lifelong money skills; teachers bringing financial education to life; and the communities whose lives and livelihoods

“

This is a collection of powerful stories about what becomes possible when people are given the tools and support to build stronger futures”

are more secure because they were prepared. It's a privilege to play a part in their journey. Thank you for reading.



Executive summary

Prudence Foundation at a glance

We're building resilient communities, today and tomorrow.

Equipping millions across Asia and Africa with knowledge and tools to navigate life's challenges with confidence.



Why our work matters

Too many people face an uncertain future. Many of us were never taught the money skills needed to build a stable life, and climate change is making our world less safe. This is particularly true in vulnerable and underserved communities across Asia and Africa. We believe everyone deserves the knowledge and tools to face these challenges with confidence.



Financial Literacy and Inclusion

Our goals

To empower communities with the financial knowledge and confidence to build a more secure future.

Our approach

We provide accessible financial education for key stages in life.

Our flagship programmes

Cha-Ching:

Our award-winning programme has reached over 34 million households via its animations on Cartoon Network Channel, and taught 3.9 million students in schools, through its Curriculum, the core concepts of Earn, Save, Spend, and Donate.

Levela:

Our new programme, Levela, will expand this work, bringing essential financial skills to young adults.



Climate and Health Resilience

To strengthen community resilience against health impacts of climate change.

Our focus is on **proactive preparedness** — empowering communities with the skills and resources to manage climate risks *before* they become a crisis.

Community outreach programmes:

From protecting self-employed women in India from extreme heat to building children's resilience against environmental hazards in Vietnam, Indonesia and the Philippines, we support on-the-ground pilot programmes at scale for lasting change. We also established a Climate and Health Resilience Fund to provide support to our business units across 16 markets to address local immediate needs.

System-level partnerships:

We work with partners like the WHO Foundation, IFRC Climate Centre and AVPN to advance research and unlock investment for long-term, systemic change.



Our impact to date from active programmes.

**over
3.9 million
children**

taught how to Earn, Save, Spend, and Donate through our Cha-Ching programme.

**123,500
teachers**

trained to bring financial literacy into the classroom.

**280,000
lives**

positively impacted through our Climate and Health Resilience Fund in its first year.

**225,000
women**

in India provided with a financial safety net to protect them from the economic shocks of extreme heat.

Meet Prudence Foundation: our story

The journey so far has been one of learning, refining and improving, and we remain committed to continuously exploring new and better ways to help build strong and resilient communities, for today and tomorrow.



2009

Our story didn't start in an office. It started in communities, with our employees volunteering to help people rebuild after natural disasters as early as 2009.



2011

When Prudence Foundation was established in 2011, our work focused on providing immediate help through donations and hands-on support. This was important work which provided a strong start for what would come next. Our experiences in those early years made us realise that to make a truly lasting difference, we needed to address the root causes of the challenges communities face. This led to a step change in our approach, with our focus now on developing programmes designed to build capacity, empower communities from within, and strengthen systems.



2011

Our financial literacy and inclusion programme Cha-Ching began in 2011.



2013

Our Safe Schools initiative in 2013, run in partnership with Save The Children and Plan International, and focused on building disaster resilience in education.



2025

This journey has led us to where we are today. In 2025, we sharpened our focus on two of the biggest challenges facing communities across Asia and Africa: building money skills for life and preparing for the health risks of a changing climate.

Our focus now: money skills and climate readiness

Building money skills for life

Most of us were never taught how to manage money—it's a skill we are often left to figure out on our own. This gap in knowledge can make it harder for people to save for the future, handle unexpected costs, or give their families a good start.



Two out of three adults worldwide are financially illiterate, preventing them from building a more secure future¹



1.4 billion adults lack access to basic financial services²



Across Asia, there is a staggering **US\$1.8 trillion** gap in health protection and savings³

By providing accessible financial education, we help people build the confidence to make informed decisions about their money to support themselves and their families at every stage of life.

¹ <https://gflec.org/initiatives/sp-global-finlit-survey/>

² <https://www.worldbank.org/ext/en/topic/financial-sector/financial-inclusion>

³ <https://www.swissre.com/reinsurance/life-and-health/reinsurance/closing-asia-health-protection-gap/Asias-health-protection-gap.html>



Our mission is to strengthen resilience for underserved communities in Asia and Africa in two fundamental areas - financial literacy and climate-related health - in alignment with Prudential Group's mission to provide simple and accessible financial and health solutions.



Getting ready for a changing climate

Our health is tied to the health of our planet. Climate change is one of the biggest health challenges of our time, particularly in Asia and Africa, bringing threats like extreme heat, natural disasters, and new diseases that put families' health and livelihoods at risk.



45% of global heat-related deaths occur in Asia, despite mitigation being possible with the right interventions.⁴



Across Asia, heat-related mortality among people aged 65+ **increased by ~85%** between 2000–2004 and 2017–2021, driven by rising temperatures.⁴

We cannot achieve financial security in a world where people's health and livelihoods are at risk from environmental threats. By helping communities become better informed, prepared and protected against these risks, we are helping to safeguard their immediate wellbeing and ensuring they can thrive for generations to come.

⁴ <https://www.who.int/news-room/fact-sheets/detail/climate-change-heat-and-health#:~:text=Between%202000%E2%80%932019%20studies%20show,heatwave%20in%20the%20Russian%20Federation>

How we measure our impact*

To ensure our work creates meaningful and lasting change, we measure our progress with clarity and purpose. It's not enough to just track our activities; we need to understand the real-world difference we are making in people's lives.

Our approach is guided by a **Theory of Change**, a simple framework that connects actions to ultimate goals. It helps us answer two critical questions for every programme we run:

What are our outputs?

These are the immediate, tangible results of our work—the number of children we teach and the number of workshops we run, the tools we helped develop, or the research we have supported. This tells us about the deliverables of our programmes.

What are our outcomes?

This is the longer-term, transformational change we aim to achieve. It's about whether a child now feels more confident with money, or if a community is better prepared for extreme heat. This tells us about the depth and sustainability of our impact.

What success looks like



Aligning with global goals

Our work contributes to the broader global effort to create a more sustainable and equitable world. We are proud that our work aligns with several of the United Nations Sustainable Development Goals (SDGs).



1. No Poverty

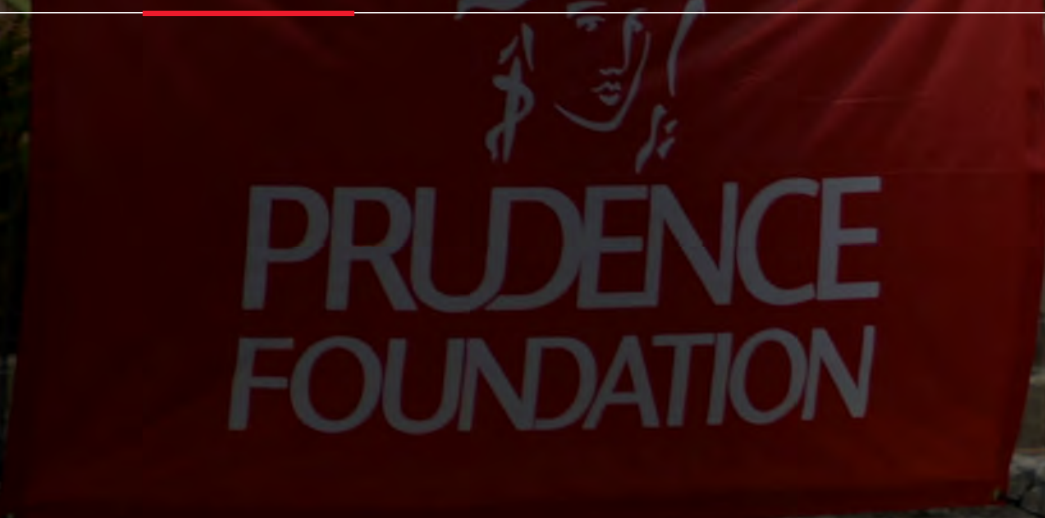


3. Good Health and Well-being



13. Climate Action





PRUDENCE
FOUNDATION

Giving back via our PRUVolunteers Programme

“

In 2024 we built houses for the elderly. Last year we built an IT library for the children. I am proud of the many things Prudence Foundation does.”

Shogun Nichakitworrakul

Manager, Legacy Advisor,
Prudential Life Assurance Thailand
2025 PRUVols participant



PRUVolunteers Programme

The spirit of giving back has always been at the heart of Prudential. Long before Prudence Foundation was formally established, our commitment to supporting communities in times of need was put into action through the **PRUVolunteers programme**.

Established in 2009, PRUVolunteers is Prudential's platform that brings employees and partners from around the world together to provide meaningful,

hands-on assistance. Working in partnership with local NGOs and public authorities, our volunteers travel to communities across Asia to support disaster recovery and rebuilding efforts where they are needed most.

To date, over 1,000 employees and partners have taken part in 17 missions, helping thousands of people recover from natural disasters.

“

As a Vietnamese, I'm thrilled to see this programme taking place in Vietnam. It's a great opportunity to work alongside colleagues from around the world and contribute to my home country by supporting students in remote areas with better infrastructure so they can study in improved conditions.”

Dinh Viet Cuong

Property Maintenance Senior Specialist,
Prudential Assurance Vietnam

Participant of PRUVols 2025 in Van Chan, Vietnam



“

I've learned that to ensure we can hand a healthy and thriving environment over to our children and future generations, we need to work with our communities to protect and preserve it now.”

Amos Mukungu

Senior Business Continuity and Facilities Officer,
Prudential Assurance Uganda Limited

Participant of PRUVols 2024 in Sukothai, Thailand





Financial Literacy
and Inclusion

Financial Literacy & Inclusion

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The implementation of the Cha-Ching Curriculum at SDN 2 Bareng has been running well. Students have shown positive changes, such as becoming wiser in making decisions when they want to buy something, no longer insisting on their wishes to their parents, and gradually developing the habit of setting aside part of their pocket money.”



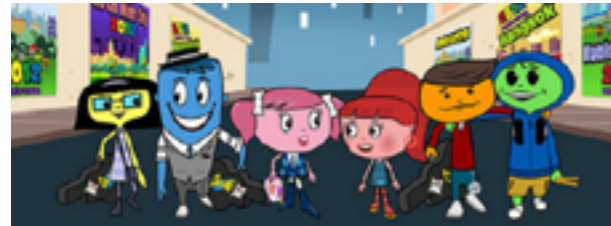
Mrs. Nur Hidayati

S.Pd Teacher at SDN Bareng 2 – Jombang Regency, East Jawa, Indonesia

Building financially-savvy future generations

Why it matters

The habits that shape our financial futures are formed in childhood, yet many of us don’t receive a formal education on the topic. This knowledge gap has serious consequences. Globally, two out of three adults are financially illiterate, leaving them ill-equipped to build a secure future for themselves and their families. We want to change that.



I was really happy when I shared the Cha-Ching concepts with my classmates and all the students in my school, my family and relatives at home.”



Sithima

Young financial educator through peer-to-peer, Cambodia

Our commitment & approach

Research shows that financial behaviours and attitudes are shaped early in life.¹ This evidence underpins **Cha-Ching**, our flagship programme for children aged 7 to 12, designed to build essential money skills at a formative stage. The programme is anchored in four simple, age-appropriate money concepts that lay the foundations for lifelong financial literacy.



Earn



Save



Spend



Donate

¹ OECD, PISA Financial Literacy Framework; OECD (2020), Financial education in early childhood: building strong foundations.

Making learning fun

To make financial literacy engaging for children, we knew we couldn’t rely on textbooks alone. We had to speak their language, partnering with Cartoon Network and an Emmy award-winning education specialist, Dr. Alice Wilder, to create a series of catchy, animated music videos that brought these money concepts to life.

Building on that success, we worked with Junior Achievement (JA) Asia Pacific to develop a full school curriculum. This programme gives teachers the tools to bring Cha-Ching into the classroom through fun, hands-on activities.

Combining entertainment with education, we’ve turned a tough subject into an adventure. Today, the Cha-Ching cartoons reach close to 34 million households via Cartoon Network Asia as well as other Warner Bros. Discovery (WBD) kid’s channels. And the Cha-Ching Curriculum programme has trained over 123,500 teachers, bringing the Cha-Ching lessons to life for their students across 16 countries.





“

When I was asked by Prudential to help create a ‘Schoolhouse Rock’ for financial literacy, I knew we had to start by listening to kids. We wove together their voices, our educational goals, and the team’s creativity to shape every story.

Children’s questions, like “At the ATM, why doesn’t everyone just pick the biggest number so they can get more money?”, revealed

how much of money management is invisible to them. Animated storytelling is a powerful tool to make those abstract ideas visible and concrete.

The most rewarding part has been hearing from families about how they’re putting the lessons into action — from making smarter spending choices to starting mini-businesses and even changing

their family’s financial trajectory. Knowing the stories we helped tell are now shaping real lives is the ultimate compliment and exactly why we did it.”



Dr. Alice Wilder

Emmy Award-winning children’s education specialist and co-creator of the Cha-Ching programme



“

I undertook a review of the Cha-Ching Curriculum in Asia, looking at over 200,000 student data and curriculum resources. Overwhelmingly what I found was that the students were learning, and they were learning because of Cha-Ching. It's not just knowledge that's improving over the six weeks, it's a class that's also helping students to think about their behaviour and their attitudes.

It's amazing that the Cha-Ching Curriculum has covered so many students across Asia and Africa. We can see that Cha-Ching works and that the Cha-Ching Curriculum deserves to be spread as widely as possible. It's worth offering it to as many students in as many schools as possible and don't overlook their parents either.”

Professor Adele Atkinson

Professor of Practice in Financial Literacy and Wellbeing at the University of Birmingham and previous Head of Financial Education at OECD



From cartoons to curriculum: the Cha-Ching journey

Our journey to create a money-smart generation has been one of constant growth and partnership.



2011

A big idea and a catchy song

- Our journey begins. We launch Cha-Ching with our partners at Cartoon Network and education expert Dr. Alice Wilder, using animated music videos to teach four core money skills: Earn, Save, Spend, and Donate.
- The videos bring those concepts to life in 34 million households every day.

2012

Cha-Ching receives first international awards

- The programme receives its first international awards, signalling the power and potential of its unique approach. Education Programme of the Year, Excellence in Financial Literacy Education (EIFLE) Awards in Orlando; Best Interstitial Series (Educational) in the Synopsis, Kids Imagination Awards, New York.

2015

From cartoons to curriculum

- Cha-Ching takes its first step into the classroom, launching as a pilot programme in two schools in the Philippines.
- We partner with Junior Achievement (JA) Asia Pacific to create a full school curriculum, turning our fun cartoons into hands-on lessons for the classroom.
- The pilot of the Cha-Ching Curriculum begins, laying the groundwork for large-scale implementation.

2017

Launch of Cha-Ching financial accreditation for teachers

- Recognising the role teachers play in imparting Cha-Ching skills in students, Cha-Ching Financial Accreditation was launched as a certification of Cha-Ching teachers' competency in Cha-Ching's concepts and capability in delivering the Curriculum.

From cartoons to curriculum: the Cha-Ching journey

Our journey to create a money-smart generation has been one of constant growth and partnership.



2018

Global recognition

- The Cha-Ching programme is selected as one of the innovative global governance projects showcased at the prestigious and inaugural Paris Peace Forum.

2021

Proof of impact and a digital leap

- An independent impact assessment led by Dr. Adele Atkinson, former Head of Financial Education at the OECD, confirms that Cha-Ching effectively improves children's knowledge, attitudes, and behaviours around money.
- The programme accelerates its digital transformation in response to the COVID-19 pandemic.

2023

Let the games begin!

- We launch the "Cha-Ching Money Adventures" online game, creating another fun, interactive way for children to learn.
- The programme enters a strategic collaboration with the Ministry of Education in Indonesia to accelerate its expansion nationwide.
- The programme reaches over 2 million children.

2025

A landmark year

- Bicol Region in the Philippines becomes the first region ever to institutionalise Cha-Ching into the Department of Education's school curriculum.
- The programme's impact deepens across the region, reaching over 1 million students in Indonesia and over 1.5 million children in the Philippines.
- Globally, Cha-Ching has reached over 3.9 million students across 16 countries, supported by over 123,500 trained teachers.
- The Cha-Ching website attracts over 78 million views and our YouTube channel garnered close to 9.6 million views in 2025.

More than a lesson: how Cha-Ching is changing lives beyond the classroom

The impact of Cha-Ching extends far beyond the classroom, creating a positive ripple effect that touches the lives of teachers and their families.

At the heart of Cha-Ching are the dedicated teachers who bring financial education to life. Now active in 17 countries across Asia and Africa, the Cha-Ching Curriculum has been endorsed by 13 Ministries of Education, a testament to its quality and impact.

We support teachers with comprehensive training and the Cha-Ching Financial Accreditation (CCFA), a professional development programme that recognises their crucial role. To date, we are proud to have trained over 87,400 teachers, with more than 16,000 becoming accredited members of the CCFA community.

In the Philippines' Bicol region, a long-time champion of financial literacy, Gilbert Sadsad, the Regional Director of the Department of Education, shared a powerful insight: as teachers taught Cha-Ching's concepts, they began applying the lessons to their own lives. This led to better personal financial management and a notable decrease in their reliance on personal loans.

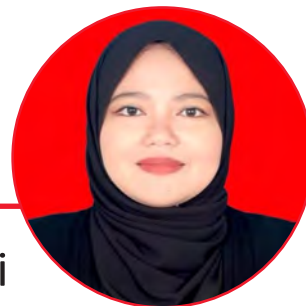
This story is not unique. Teachers often tell us they learn something new while teaching the curriculum, sparking a journey toward their own financial well-being.

“

Since the implementation of the Cha-Ching Curriculum, my students have shown greater awareness of social responsibility, developed habits of saving and sharing, and become more sensitive to the needs of people in their surrounding community.”

Dewi Ratna Sari

Teacher at SDN Cangkring 04 –
Bandung Regency, Indonesia



The conversation doesn't stop there. Children, excited by what they've learned, carry these lessons home. Through interactive games like “Cha-Ching Money Adventures” and community activities, families are brought into the discussion. We consistently hear from parents and teachers that these conversations are leading to smarter financial decisions for the entire family. By empowering one child, we are opening the door to a more financially resilient future for all.



“

It was last year that my daughter first mentioned Cha-Ching. Usually she will try to convince me to buy something but after that, she would tell me not to buy it any more which is very unusual! Cha-Ching has influenced how we talk about money in the family. Now, before buying things, we discuss it first. Programmes like this are important because they give our child firsthand information on how to save, spend wisely and be able to share money with someone.”



**Nori Lindsey
Agipola**

Parent of a pupil from Talisay South
Elementary School, Philippines

Celebrating a decade of Cha-Ching classroom adventures

2026 marks a key milestone – 10 years of Cha-Ching Curriculum in schools.

This success truly belongs to the thousands of teachers who bring Cha-Ching to life in their classrooms every day, and to the governments and Ministries of Education partners who believe in this programme and have supported it to become a core part of their school systems.

Here's to the next decade of learning, and to the millions of students who are now on the path to a *brighter financial future*.



A landmark moment:

Cha-Ching Curriculum is institutionalised for the first time in Bicol Region in the Philippines



From the very beginning, our goal as a philanthropic organisation was to go beyond grant-giving. With Cha-Ching we want to fundamentally reshape education, to work with partners to make financial literacy a right for every child.

We began with a single, hopeful step in 2012. In two small schools in the Philippines, we asked: could we make learning about money feel like a discovery? The laughter and engagement in those classrooms told us we were onto something powerful.

To truly make a difference, our local team at Pru Life UK and our partners at JA Philippines knew we needed an ally who shared our vision. That ally was the Philippines' Department of Education (DepEd). They didn't just open the door to their schools, they embraced the possibilities of what this programme could become. They shared our vision - a future where every child could be empowered to make smart financial choices.

In the Bicol Region, with their support and for the first time ever, Cha-Ching was fully institutionalised into the basic education curriculum in 2025.

This is more than a milestone; it is the moment a philanthropic dream was forged into an enduring legacy. It means that from now on, financial education is no longer a 'nice-to-have' in Bicol; it is a fundamental part of every child's journey. It is a promise that will be kept for generations to come.

Today, what began in just two classrooms has reached more than 1.5 million Filipino children, with the support of over 47,000 trained teachers. It stands as a powerful example of our model in action: starting with local impact to build an institutionalised education model driving lasting, sustainable change.

“

The favourite thing I learned from the Cha-Ching Curriculum is the concept of distinguishing between wants and needs. I like this lesson because it teaches a very practical life skill that I can apply every day, understanding the differences between food, school supplies and basic necessities and things I simply want, like toys or extra treats. This understanding helps me make wiser decisions.”



**Jack Kaizer
Garzon**

Grade 5 Pupil at Dr. Trino
Montinola Elementary School,
Philippines

Indonesia: A digital shift and one million success stories

Our team in Indonesia quickly created a fully digital version of the Cha-Ching Curriculum, using videos and interactive games to keep students learning from home. This new approach wasn't just a temporary fix—it was a breakthrough. It broke down geographical barriers, allowing us to reach children in even the most remote parts of the country.

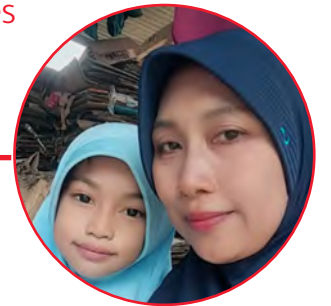
This digital transformation paved the way for a strategic collaboration with the Indonesian Ministry of Education in 2023. Their endorsement helped us share the new programme far and wide. In just one academic year, participation surged by 400%.

The impact has been remarkable. In October 2025, we celebrated a huge achievement: Cha-Ching has now reached more than 1 million students and over 31,500 teachers in Indonesia. The shift to digital, born out of a crisis, helped us reach more children than we ever thought possible.



“

In my opinion, it is very important for children to learn about money from an early age—where it comes from and how it should be used—so they can grow up with discipline and develop a clear sense of responsibility. After my child learned about financial literacy and participated in the Market Day activity at school, I have seen positive changes. My child now saves more, becomes more careful with spending, and is even very interested in starting a small business.



Elsa Dwi Fasa and Mrs. Nina

SDN 1 Setrajaya – Pandeglang Regency

“

The Ministry of Primary and Secondary Education truly appreciates the milestone of reaching one million beneficiaries of the Cha-Ching Curriculum. However, this is just the beginning, as there are still many Indonesian students who need access to financial literacy education. We remain open to collaboration to implement financial literacy programme for all students across the country, so that we can nurture Indonesia's Golden Generation 2045 as young people who are equipped with the knowledge and skills to manage their finances wisely.”



Arif Jamali

Special Staff for Learning and Excellent Schools Affairs,
Ministry of Primary and Secondary Education of the Republic of Indonesia

Empowering Zambia's next generation: The journey to half a million learners

In Zambia, a young girl holds a pair of shoes she bought herself, using savings from the Cha-Ching programme at her school. Her story is at the heart of our work in Zambia, where we hope to welcome our 500,000th student this year, making it Cha-Ching's largest success story in Africa.

Our journey began in partnership with the Zambian Government, leading to Cha-Ching's integration into the national curriculum in 2022. We adapted our approach with comic books and training for educators in local languages, helping the programme expand to all 10 provinces by 2025, reaching hundreds of thousands of students. Our ambition is to empower one million students by 2030, working with our partners to build a more resilient and prosperous future for Zambia.



“

The Cha-Ching Curriculum will empower our pupils with essential life skills in financial management, decision-making, and responsibility. By teaching them the concepts of earning, saving, spending wisely, and donating to those in need, we'll equip them with the knowledge and skills necessary to make informed financial decisions. As pupils share their newfound understanding with their families and communities, we can expect a positive ripple effect, promoting a culture of financial responsibility throughout our district.”



**Derrick
Mandalo**

District Resource Coordinator
Chililabombwe

From classroom integration to community summer camps: Cha-Ching deepens its impact across Taiwan.

In Taiwan, the Cha-Ching programme has achieved significant recognition and reach by being endorsed by education authorities and formally integrated into the educational resources used by teachers. A structured, three-tiered approach ensures schools can effectively roll out and sustain financial education.

Community engagement is delivered through its popular summer camps, which create an immersive and fun learning environment, extending learning beyond the individual student to their entire family, using interactive games and activities to deepen understanding and reinforce responsible financial habits at home.

In 2025, the Cha-Ching programme impacted nearly 20,000 students and provided training for over 550 teachers.



Mastering money, unlocking futures

Learning about money when young has often been left to chance. Yet, knowing how to earn, save, and spend wisely is one of the most critical skills for navigating life's uncertainties and building a better future. The resilience of our families and communities depends on it.

We're working to make financial education a fundamental part of learning for every child, embedding these vital skills into national curricula, making them a standard, not an exception. This mission calls for collective action. We invite everyone — students, parents, educators, society leaders and communities — to join us in championing financial education for all ages.

The next chapter for Cha-Ching



Making Cha-Ching a core part of learning:

We are working with governments to make our programme a permanent and trusted part of the school day.



Creating fun new ways to learn:

We are combining the best of classroom teaching with new digital games and online tools.

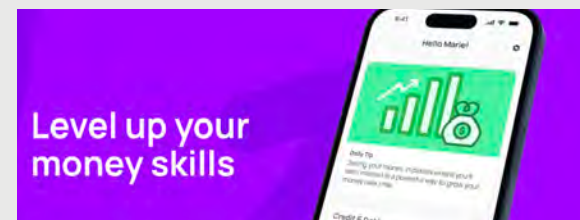


Inviting more partners to join us:

We are creating new ways for partners to help bring the Cha-Ching mission to even more children.



Levela

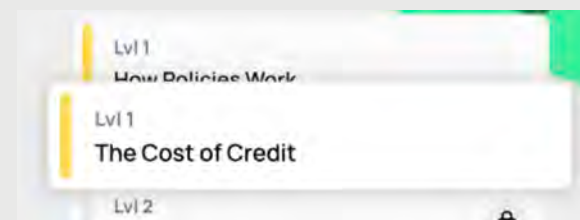


Introducing Levela: building money skills with Gen Z

Financial literacy is a lifelong journey. That's why we're excited to introduce Levela, our new digital financial education programme designed to help young adults 'level up' their money skills.

Building on the success of Cha-Ching, Levela aims to empower programme participants with essential knowledge and skills to navigate their financial lives with confidence.

Following a pilot in seven markets, we officially launched Levela in June 2026. From childhood to adulthood, we want to make sure people have the tools and knowledge they need to build a life of financial resilience.





Climate and
Health Resilience

Climate and Health Resilience

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Weathering the storm: building climate-focused resilience for healthier communities

The World Health Organization has declared climate change the single biggest health threat facing humanity, a global crisis that puts lives and livelihoods at severe risk across the globe¹. This escalating emergency threatens to overwhelm communities and undermine decades of human development, making the need for proactive solutions more urgent than ever.

At Prudence Foundation, we're focused on maximising resources and activating partnerships in countries and communities where we see the greatest need and where we believe we can have the biggest impact. Asia and Africa are regions at great risk of extreme heat and infectious vector-borne diseases as well as water-related health issues and air pollution. By acting as a partner and a catalyst for change, we're building strong coalitions with governments, NGOs, and local experts in these regions to create lasting solutions to climate-related health challenges.

We believe the most effective way to protect communities is to empower them to be ready before a climate shock happens. This is the power of cultivating readiness in climate adaptation efforts. It's a shift from surrendering to the storm to weathering it with confidence.

Our goal is to build this readiness by supporting both communities and governments to become:



Better informed:

Empowering communities with knowledge of the climate and health challenges they face, while providing governments with the critical data and evidence needed to develop effective, risk-informed policies.



Better prepared:

Equipping communities with practical tools and plans to take protective action, while strengthening the capacity of governments to anticipate, respond, and adapt to climate-related health shocks.



Better protected:

Increasing community access to financial safety nets, while helping governments design and scale up social protection systems that shield their most vulnerable citizens.

We're tackling the climate health challenge from two perspectives:

Delivering local impact today

To help address the health impacts exacerbated by climate change through programme intervention at community level to deliver local impacts today, (this is demonstrated by the outreach programmes across various markets)

Delivering lasting change tomorrow

To support research and policy development at the ecosystem levels to deliver lasting change tomorrow (this is demonstrated by our partnership with WHOF, IFRC, D-Tech Awards, and galvanizing investment)



¹ <https://www.who.int/news-room/fact-sheets/detail/climate-change-and-health>

Catalysing system-level impact through community outreach programmes today and delivering lasting change for tomorrow: our strategy in action





Building heat resilience for women in India

For Manju Devi, a farmer who relies on her land to provide for her family, loss of income due to extreme heat preventing her from working outdoors has a significant impact. To address this challenge faced by Manju and other self-employed women working outdoors, we supported HERA (formerly Climate Resilience for All (CRA)) and the Self-Employed Women's Association (SEWA) on the Women's Climate Shock Initiative. The programme is a first-of-its-kind microinsurance and cash assistance initiative combined with an early warning and heat-health messaging system to help women prepare for and recover from heat shocks.

When the summer heat struck, the toll was heavy and it was almost impossible to work in the fields. Manju's crops wilted; the heat left her exhausted and worried, not only about her livelihood but also about the health of her children, who often fell ill during hot months.

During one of these periods, the insurance temperature threshold triggered, and a payout arrived. For Manju Devi, this money was not just cash in hand, it was security amid uncertainty.

In 2025, this initiative reached **225,000 women** across India, ensuring they and their families are better protected. Our goal is to expand this model to reach more women in India and replicate it in other countries, starting with Thailand.

HERA Workshop Participant

In 2025, we began to assess the extreme heat impacts on the vulnerable communities in Thailand. With our support, HERA partnered with grassroots organisations to engage more than 260 informal women workers across six regions in Thailand.

Through participatory workshops, these women strengthened their understanding of extreme heat as a direct threat to both health and economic stability, and identified practical strategies to reduce heat-related risks.

Participants also shared lived experiences, knowledge, and perspectives that will inform the design of a localised programme to provide financial and non-financial solutions to help women and their communities prepare for, withstand, and recover from dangerous heat.

“

I gained more knowledge to apply to myself, my family, my neighbours, and to help raise awareness among others.”





Tackling dengue in Vietnam with Save The Children

In Ho Chi Minh City, where rising temperatures make dengue fever a growing threat, our dengue surveillance programme, ‘Resilient Futures Vietnam: Climate, Health & Financial Inclusion’ with Save the Children focuses on proactive prevention. At its heart is the Dengue Advanced Readiness Tool (DART), an innovative early warning system that integrates climate data with health surveillance to help forecast outbreaks and enable preventive action.

This 3-year pilot programme will benefit nearly 790,000 community members and train 80 health specialists, strengthening the local health system’s capacity to respond to potential outbreaks. Our goal is for this model to be adopted by city authorities and eventually integrated into Vietnam’s national health system.



Protecting the next generation: working with UNICEF to strengthen climate and health resilience in the Philippines and Indonesia

Children are on the frontline of the climate crisis, facing disproportionate risks from extreme weather, deteriorating health outcomes, and deepening inequalities. In the Philippines, nearly 8.8 million children live in poverty, highly exposed to severe weather events, while in Indonesia, air pollution contributes to thousands of deaths in children under five each year.



To address these challenges, our partnership and programmes with UNICEF are designed to embed climate resilience directly into the health and social protection systems of both nations. By working to influence national policies and strengthen government systems, we aim to create a lasting protective shield for the millions of children most vulnerable to the health impacts of climate change.

In the Philippines, where 39 million children are exposed to extreme weather, we support UNICEF’s REACH (Resilience, Environment, and Child Health) programme to tackle the health threats of heatwaves and indoor air pollution. The programme combines high-level policy reform with direct community support, strengthening health systems by training healthcare workers and developing a national health action plan. To better protect the most vulnerable, we are also working to integrate a climate lens into the government’s flagship social protection intervention — the Pantawid Pamilyang Pilipino Program (4Ps)— supporting families to be resilient and to be appropriately cared for prior to a climate shock. This holistic approach is completed by empowering communities and youth to raise awareness and drive local climate action. The programme will directly benefit 25,000 women and children, while strengthening systems that protect 8.8 million children across the country.



To address growing pressure on Indonesia’s healthcare system, the UNICEF’s Breathe, Thrive, and Survive programme strengthens the country’s ability to anticipate and respond to climate shocks. A core part of this work involves developing advanced early warning systems and integrated disease surveillance to monitor climate-sensitive health threats in real-time. This is complemented by a nationwide assessment to inform child-centred, climate-smart health policies. The programme also works to build adaptive social protection, helping create robust systems to shield vulnerable families from financial shocks. Focused on the Nusa Tenggara Timur (NTT) region, this pilot will directly benefit 1.28 million children while strengthening national systems that protect 9.8 million children living in poverty across Indonesia.

Local solutions for a global challenge: our Climate and Health Resilience Fund

Climate change impacts every community differently. We believe local experts—the people who live and work in these communities—are best placed to design the solutions they need.

Our Climate and Health Resilience Fund (CHRF) enables our local business teams and their community partners across Asia and Africa to tackle their most pressing climate-health challenges. It is our engine for fostering grassroots innovation and building readiness from the ground up. Prudence Foundation has committed to allocating US\$2 million to fortify health and climate resilience in these regions.



1 Preparing for drought in Indonesia:

Partnering with Habitat Indonesia to provide reliable access to clean water in Kamal and Kosa to help communities stay healthy during extended droughts.

2 Developing community edible gardens in Singapore:

Creating inclusive and accessible edible gardens that provide green urban spaces, promote sustainable food practices and healthy living, and foster social inclusion and mental well-being by bringing together seniors, youths, persons with disabilities, and the wider community.

3 Preventing health crises in Ghana:

Building resilient sanitation systems and providing education on waste management to prevent the spread of disease.

4 Enhancing coastal resilience in Hong Kong:

Addressing climate-inflicted vulnerabilities affecting coastal communities in Tai O, an area prone to flooding from severe storms.

5 Strengthening healthcare in Cambodia:

Supported the funding of five ambulance boats to help provide healthcare services in remote, hard-to-reach areas.

6 Strengthening frontline health preparedness in Laos:

In partnership with the Huamchai Phattana Lao Foundation, we are training healthcare workers and community leaders to improve early response to climate-related health threats like floods and disease outbreaks.

7 Empowering communities to fight dengue in Malaysia:

The B.O.L.E.H. Project, a collaboration with Prudential Malaysia Eastspring Investment Berhad and Taylor's University, empowered 15,000 residents in low-income communities to take ownership of dengue prevention.

8 Building resilience against flood-related diseases in the Philippines:

Supported the SHIELD Project, a partnership between Pru Life UK and CARE Philippines, which trained and mobilised close to 200 community health workers and reached 18,800 individuals through community-based education sessions and clean-up drives to reduce the health risks associated with dengue and leptospirosis.

9 Linking climate change to public health in Taiwan:

In collaboration with PCA Life Taiwan and National Taiwan Normal University, we released a research paper providing concrete health adaptation recommendations to help the public respond to climate-related health risks.

10 Providing safe water to schools and communities in Uganda:

Working with our partner Tusafishe, we installed over 70 water purification systems in schools and households improving access to safe drinking water to over 100,000 individuals across Uganda, where most diseases are linked to unsafe drinking water.

11 Creating a proactive healthcare ecosystem for students in Vietnam:

Implemented across 50 schools in Quang Nam Province, this project enhances the knowledge of 15,000 students, teachers, and parents on climate-related health issues.

12 Supporting mental health in Malaysia and Vietnam:

Talk It Out (TiO) is Prudence Foundation's mental well-being programme supporting underserved communities in Malaysia and Vietnam who face barriers to accessing care. Delivered with local partners, the programme provides accessible, evidence-based mental health support through individual sessions, crisis channels, outreach, and curated content—strengthening emotional resilience, encouraging healthy coping, and enabling early intervention for long-term well-being.

Building the ecosystem for a more resilient tomorrow

We believe a truly resilient future depends on knowing what's coming, having the right tools to face it, and ensuring everyone is empowered to act. Our partnerships and collaborations with NGOs, governments and civil society are focused on working together to achieve these aims.



Strengthening global health data with the WHO Foundation

To prepare for a threat, you must first understand it. Our three-year partnership with the WHO Foundation will support the World Health Organization's technical work at the intersection of climate and health, starting in Vietnam with the aim to expand to ASEAN in the coming years.

This collaboration helps close critical data and evidence gaps across five priority areas: air pollution, climate-sensitive diseases, climate-health data systems, national health adaptation policies, and coalition building. By strengthening the evidence base, we help inform more effective prevention and preparedness efforts, contributing to a stronger global environment for climate-health action.



“

Understanding how climate change affects health is essential for better prevention, preparedness and building resilience of the health system to be able to adapt to climate-related risks. Strong climate-health data and information helps countries take earlier action, strengthen health systems, and better protect vulnerable populations.”



Angela Pratt

WHO Representative – Viet Nam, World Health Organization

Decoding a Silent Threat: Our Research with the IFRC Climate Centre

We know that extreme heat is a silent killer and that air pollution is a global health crisis. When these threats combine with intense humidity this overlap creates a triple threat to human health—one that Prudence Foundation is determined to understand and address.

In partnership with the IFRC Climate Centre, we commissioned **research** to connect the dots.

By reviewing over two decades of scientific studies, a clearer picture emerged. Extreme heat worsens air pollution, while high humidity prevents our bodies from cooling down, making the heat even more lethal. The result is a cascade of severe health risks, from respiratory conditions and asthma to serious heart and kidney problems.

This collaboration represents an important step towards using research to inform practical systems that can help communities better anticipate and respond to compound climate and health risks.





SAFE STEPS D-Tech Awards: Powering the Innovators on the Front Lines of Disaster

We live in a world of converging crises. Slow-moving health emergencies now collide with fast-moving natural disasters, creating a new, more complex and dangerous riskscape. In this reality, traditional approaches to aid are no longer enough. We need a new generation of solutions—powerful, scalable, and driven by technology—to protect communities and save lives.

But brilliant ideas are not enough. A life-saving technology that remains on a blueprint is a tragedy. This is the gap Prudence Foundation exists to fill. The SAFE STEPS D-Tech Awards were born from this ambition: to find the most promising disaster-tech innovations anywhere in the world and catapult them from concept to community-level impact.



D-Tech (Disaster Technology) is about harnessing technology—whether brand new or a clever adaptation of the familiar—to build resilience before,

during, and after a disaster event. Since its first iteration in 2019, the D-Tech Awards have become a global beacon for innovators. The momentum has been extraordinary, with our 2023 and 2025 editions showing explosive growth in the quality and diversity of ideas. We have received applications from over **300 startups across more than 20 countries**, all driven by a shared mission to prevent loss of lives.

Our role is to be a catalyst. We collaborated with e27, Asia's leading startup ecosystem convener, to organise the 2025 Awards, spotlighting high potential solutions in two areas: Smart Resilience; and Climate & Health. Finalists receive more than just a piece of the USD 400,000 in grant funding we've provided to date. They gain a launchpad. We connect them with a powerful network of experts, mentors, and partners, and showcase their work on global stages to attract the investment needed to scale.

By championing these innovators, the D-Tech Awards are building a pipeline of proven, life-saving solutions. We are fostering a movement that brings together entrepreneurs, businesses, and governments to operationalise technology in a way that is accessible, meaningful, and capable of protecting millions. This is philanthropy reimagined—not as charity, but as a strategic investment in a safer, more resilient future for all.



“

Winning this award is a powerful affirmation of our work in building inclusive, life-saving technology. We're looking forward to working with new partners and old to continue scaling our impact across the region.”

**Nashin
Mahtani**

Founder, Peta Bencana
(2025 Winner)



“

Being part of the D-Tech Awards and emerging as the winner was a great experience and a rewarding testament. The funding that we received will support our R&D and allow us to scale our impact to more areas affected by disasters.”

Jaron Lim

Sales Director, Wateroam
(2023 Winner)



Catalysing partnerships to mobilise funding

Our partnership with AVPN is a continuation of our commitment to supporting innovation in the climate and health space. Philanthropy alone is not enough, we need to also attract commercial capital. Rather than funding individual solutions, we supported the development of a framework to create clear pathways for capital to follow impact. Our report 'Unlocking Finance For Climate x Health: The Investment Landscape In Asia' offers a landscape review of climate and health challenges, innovative solutions and investment in Asia and emerging markets.

It highlights the financing gap and misaligned investment flows into solutions that address health impacts of climate change. Health-focused adaptation receives a tiny share of climate funding — only 0.5% of global climate finance targets health adaptation. Particularly in emerging parts of Asia, mobilised capital is far below annual need. The report also offers an Investment Toolkit, to help investors assess venture readiness and deploy capital more effectively into this space.



Together, these initiatives aim to catalyse partnerships, mobilise funding, and accelerate solutions that protect vulnerable populations from climate shocks. By combining innovation with capital, we're building a future where resilience is not just a goal, but a reality.

Building awareness to create a culture of readiness with Warner Bros. Discovery

We know an informed public is a prepared public. Through our partnership with Warner Bros. Discovery, we translate complex topics like urban heat and air pollution into engaging, accessible content. By empowering millions with knowledge, we help foster a global culture of readiness, ensuring everyone can play a role in protecting their health and building a more resilient future.



Shaping the global conversation on Climate and Health



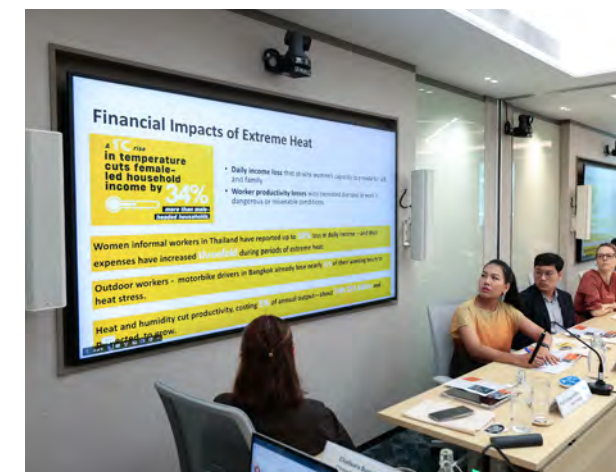
Co-hosting a closed-door side event
“Enhancing Population Health Resilience to Climate Change: The Role of Insurance”
 alongside the WHO Foundation during the 2025 World Health Assembly.



PF-AVPN launch of the **Unlocking Capital for Climate x Health: The Investment Landscape in Asia** report at the AVPN Global Conference 2025.



PF-AVPN closed door session discussing **“Driving Collective Impact for Climate and Health”** at the AVPN Global Conference 2025.



Participating in Bangkok Climate Week joining the **“Stronger Together in a Hotter World: A Roundtable on Health and Livelihoods”** hosted at The Rockefeller Foundation with our partner HERA.

Our planet, our health: an opportunity for Asia-and Africa-led action

The health of our communities is deeply connected to the health of our planet. Across Asia and Africa, climate change is a present-day reality, felt in rising temperatures, unpredictable weather, and shifting disease patterns. These challenges disproportionately affect the most vulnerable among us—our children, the elderly, women, and those living in poverty.

In the face of this crisis, we believe the people closest to the problems are also the ones who hold the keys to the solutions. By listening to local voices and equipping and connecting communities with the right resources and partners, we can help build a healthier, more resilient future for all.

Building the architecture of future readiness

As a catalyst, incubator, and partner, we're actively shaping long-term, locally-led change. We'll continue to build collaborative ecosystems, working hand-in-hand with governments, NGOs, and the private sector to bring innovative ideas to life. Nurturing solutions from pilot projects to large-scale programmes that can be adapted to diverse community needs will also remain our focus.

We want to create a future where everyone has the opportunity to thrive. By strengthening local systems, investing in data and evidence, and fostering collaboration in countries and communities, we are helping to build a world that is ready for the challenges of tomorrow.



Building our resilient tomorrow, together

What the future holds: continuing to deliver on our mission

The stories in this report are more than just snapshots of our work. They are glimpses of a future we believe is possible.

You've met the students in Indonesia, unlocking a world of financial knowledge. You've met the women in India, who are weaving their own safety nets against a changing climate. These are not stories of passive aid, but of active, human-powered resilience. They are proof that when people are equipped with the right tools and knowledge, their potential is limitless.

The challenges of financial illiteracy and climate change are not confined to a single community or country. They are two of the most defining issues of our time, creating ripples that touch every part of our interconnected world. A family's financial stability

strengthens an entire economy. A community's health resilience protects us all. Addressing these challenges is, therefore, a responsibility we all share.

This is not a task for any single organisation. It is a collective movement that requires the passion of teachers, the vision of partners, the innovation of entrepreneurs, and the will of communities. It requires a shared belief that we can, and must, build a world where every individual has the opportunity not just to survive, but to thrive.

The journey ahead is long, but our purpose is clear. We invite you to carry these stories with you and to join the growing conversation about how, together, we can build a more resilient, inclusive, and hopeful tomorrow for everyone.



Stay connected to the movement

Discover more about our approach and our partners at www.prudencefoundation.com

Follow our journey and share the stories of #ResilienceInAction



Acknowledgements

Thanks to everyone who makes our work possible

The stories of impact and resilience shared in this report are the result of a powerful collective effort. Our work is only possible through the deep commitment, expertise, and passion of our partners. To every organisation and individual who has joined us on this journey, we extend our deepest gratitude. Thank you for being part of our story.

Key partners:



Heat Resilience & Performance Centre
Yong Loo Lin School of Medicine





Appendix

How we tell these stories responsibly

The personal stories in this report are entrusted to us by the communities we serve. We are committed to telling them ethically and respectfully, guided by the following principles:

- **Informed consent:** We obtain clear and voluntary consent before capturing any story, photo, or video, ensuring individuals fully understand how their story will be used. For children, we work with parents and partners to protect the child's best interests.
- **Dignity and respect:** We portray individuals with dignity, focusing on their resilience and aspirations, not as passive recipients of aid.
- **Accuracy and context:** We are committed to representing every story truthfully and ensuring the narrative reflects the individual's own perspective.
- **Do no harm:** The safety and wellbeing of the people in our stories is our highest priority. We conduct risk assessments to prevent any negative consequences from sharing their story.

Our Impact Framework

Impact Framework for Community Investment

Our Ambition

Build **financial well-being** and **climate & health resilience** for underserved communities in Asia and Africa to realise local impact today and lasting change for tomorrow

Our Pillars



Financial Literacy and Inclusion

Communities are better empowered to build financial well-being through improved financial literacy, attitudes, and confidence.



Climate and Health Resilience

Communities are better informed through increased access to and use of climate-health risk information
Communities are better prepared through strengthened capacity and the adoption of response systems

Outcomes

Cross Cutting Outcome:

Communities are better protected through greater access to social protection and formal, affordable and inclusive insurance.

Our Approach

Financial Education
Financial Inclusion

Risk Assessment
Risk Reduction
Risk Transfer

Our Strategy

Cha-Ching Curriculum implementation, teacher training and CCFA
Levela adult financial literacy program
Upstream needs assessment and **insurance literacy**

Systemic intervention through bridging climate-health knowledge gaps
Catalytic and downstream intervention
Supporting **technology** and **innovation**

SDG Aligned



1. No Poverty



3. Good Health and Well-being



13. Climate Action

Our Theory of Change



Assumptions¹

Conditions that must hold true for interventions to lead to meaningful change.

Intervention

Programmes and activities designed to address identified challenges and drive change.

Approach: How interventions are designed and delivered.

Strategy: Where and how efforts are prioritised to achieve outcomes.

Outcome

The expected changes resulting from interventions that contribute to impact.

Impact

The long-term changes experienced by individuals, communities, or systems.

¹ Theory of Change literature defines assumptions as elements that describe the pathway to impact by outlining a chain of cause–effect relationships, based on how an intervention is believed to work (Mayne, 2023)

