

a.s.r.  
de nederlandse  
verzekerings  
maatschappij  
voor alle  
verzekeringen

# 2017 annual review a.s.r. foundation

## Helping by doing

helpen door te doen

helpen door te doen

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### About a.s.r. foundation

a.s.r. foundation wants to inspire, motivate and mobilise colleagues to engage voluntarily in social activities. For this purpose, a.s.r. makes hours and financial resources available on an annual basis. We organise projects to help people make conscious financial choices. Being able to read and calculate, being able to deal with money and having one's financial administration in order are all part of this. In addition, colleagues can provide civil society organisations 'helping by doing', either individually or as part of a team.

# Financial self-reliance

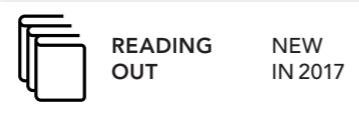
The *raison d'être* of a.s.r. is helping people. We help customers in sharing risks together and building up capital for the future together. Customers must be able to make conscious financial choices in order to do so. For this, it is important to be financially self-reliance. a.s.r. foundation helps with this.

In the Netherlands, 1 in 5 households has high-risk or problematic debts. On average, the debt burden is € 40,000 spread over 14 different creditors. The chance of someone getting into debt is a combination of factors. It does appear, however, that having a disordered administration, a lack of a proper financial education and semi-literacy, among other things, increase the risk of debt.\*

With our projects, we focus on:

- promoting financial education for children and young people (reading out and teaching), and
- supporting households with (a risk of) problematic debts (supporting).

\* Households in the red figures (2015), Nibud (National Institute for Family Finance Information), Stichting Lezen & Schrijven (Reading & Writing Foundation).



## READING OUT

### VoorleesExpress and children's books collection campaign

With the Reading-out Express (*VoorleesExpress*), we draw attention to children with a language developmental delay. We called on colleagues to read out at children's homes for 20 weeks (10 readers start out in 2018). We also collected 'old' children's books within a.s.r., which we donated to the Children's Wander Book Station in the FC Utrecht fan shop. (*Kinderzwerfboek station*, this is a place where you can leave your books behind, so that other children can read them.)



### National Reading-out Breakfast

During the National Reading-out Breakfast (*Nationaal Voorleesontbijt*), colleagues read out a picture book at almost 70 primary schools in Utrecht and the surrounding area. Together with Feyenoord, we also produced a unique reading book for the third time in a row. 'The Feyenoord adventures of panda, beaver and porcupine' (*De Feyenoord-avonturen van panda, bever en stekelvarken*) was read out to 195 school children from Rotterdam South.



## LEF

Many MBO (secondary vocational education) students of 18 years and older have financial problems or even debts. The LEF Foundation teaches young people in guest lessons at MBO schools to gain insight into their financial situation and what is needed to achieve a savings goal. The guest lessons consist of modules of four consecutive guest lessons about money and financial behaviour. Colleagues received training from LEF and then stood in front of a class as guest lecturers.



### Week of the Money (Week van het Geld)

Many colleagues gave financial guest lessons to groups 6, 7 and 8 of primary schools using the games Fix your Risk or the Cash Quiz. In cooperation with Feyenoord Maatschappelijk (Feyenoord Social), we organised various activities: a guest lesson, a Math Quest across De Kuip football stadium for 100 children and a financial education workshop for parents, which we had developed together with Nibud and Feyenoord. The workshop will also be rolled out nationally in 2018.



*"How they enjoyed your lesson and how well you did it! Today we continued on the subject of insurance. They could say clearly what you did with them yesterday. That is really special, you know (!), when I ask back about my lessons, I often get glazed looks ☺"*

**ESTHER VELLEKOOP**  
teacher at **Tobiasschool** in Zeist

*"It was my first experience, but a lot of fun and instructive and certainly worth doing again next year. The involvement of the pupils is very gratifying."*

**KENNY ZARTARIAN**  
manager a.s.r. real estate management



## Financial Volunteer at Home (Financieel Vrijwilliger Thuis)

As Financial Volunteers at Home, colleagues have helped households with – a risk of – (problematic) debts with their financial and administrative knowledge. Activities consist of: putting the administration in order by providing support in areas such as applying for benefits, learning to use digital banking, sorting mail, and drawing up financial overviews and plans. For doing so, we worked together with De Tussenvoorziening and U Centraal for the supervision of volunteers and customers and with Feyenoord Maatschappelijk (Jobscorer) and FC Utrecht Maatschappelijk (Trainecup).

*“The persons requesting our help find a.s.r. employees very pleasant Financial Volunteers. All those involved had their hearts in the right place, they provided coaching, dared to confront people with hard facts, have sound financial knowledge and therefore are able to switch quickly. This year, they have helped more than 40 customers to become more self-reliant financially. We are very grateful for this and it is a privilege for me as a coordinator to be able to work with these fine volunteers!”*

**JULIA MULLER**  
team leader Financial Volunteer at Home,  
De Tussenvoorziening

### Cooperation

In 2017, we worked together with the following (social) organisations in the context of financial self-reliance projects: De Tussenvoorziening, Diversion, FC Utrecht Maatschappelijk, Feyenoord Maatschappelijk, Giovanni van Bronckhorst Foundation, Humanitas, Kinderzwerfboek, Nederlandse Vereniging van Banken, Nibud, Stichting Leven en Financien (LEF), U Centraal, Verbond van Verzekeraars and the VoorleesExpress.



## MoneyWays

MoneyWays is an MBO teaching programme about how to handle money. The lessons are provided by peers, called peer educators. We have enhanced these young role models' knowledge about insurance by linking them to an a.s.r. buddy who helped them with specific questions. We have 21 a.s.r. buddies ready and at our disposal and have made 20 teaching programmes possible.



## Financial walk-in consultation hour and workshops

In 2017, we began offering monthly financial walk-in consultation hours at a Neighbourhood Team via U Centraal. We also started offering a monthly workshop Life Events Pensions to provide an insight into the changes of Pension on income and financial self-reliance.



# Rolling up the sleeves

a.s.r. stimulates employees to engage themselves in society besides their work. Colleagues can engage themselves via a.s.r. foundation's projects, but they can also "roll up their sleeves" with social organisations, as part of a team or at home (individually).



## Social Team Activities (STA)

More and more departments within a.s.r. are working as a team for a social organisation. In this way, we create an attractive combination of team building and help by doing. We work together with organisations that really need a helping hand and depend on volunteers for something extra. For example, teams took elderly people for a frisky walk in the woods or they picked fruit with people with limited mental capacities.



*“We also want to make a social contribution in our role as a.s.r. health insurance. Every year during Care Week, we organise several STAs. This year, 180 of our colleagues helped at 's Heeren Loo, which houses people with limited mental capacity, for three days. For example, we baked pancakes, had walks with clients, put planters together and helped out on the farm. Our voluntary efforts were really appreciated, also by the carers, because we took over part of their work 'for a while'.”*

**AKKIE LANSBERG**  
director a.s.r. health



## Incentive Plan

To encourage volunteering in the private environment of colleagues, we offer an individual Incentive Plan. The financial contribution given by a.s.r. is an extra boost to the voluntary work of a colleague. If it is only about a financial contribution, we reject the proposal. Colleagues can apply for an Incentive Plan once per calendar year.

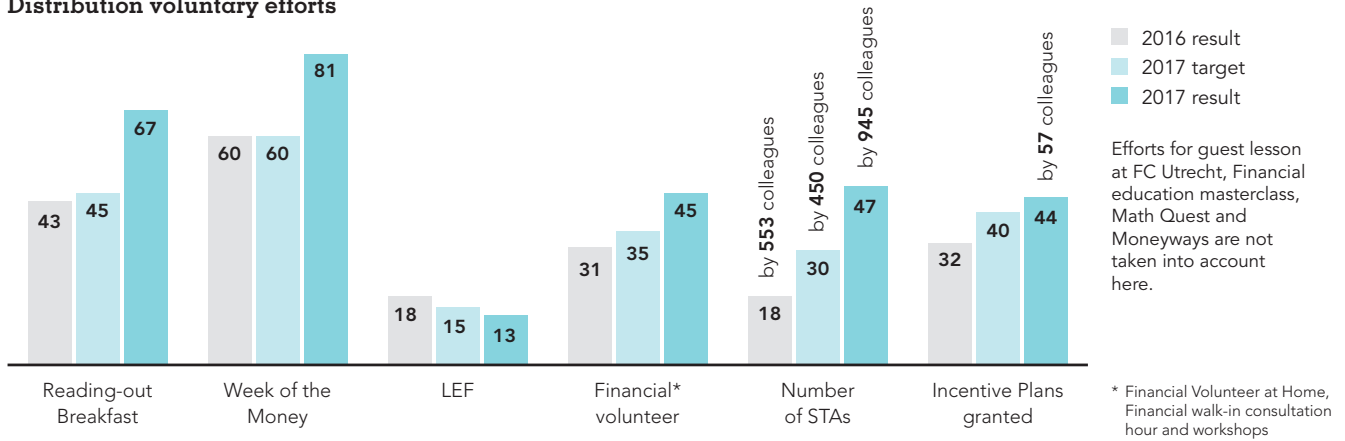
*“I have applied for an Incentive Plan to organise the Fes10val of Stichting Vrienden van Inside. As Chairman of the board of the foundation, I am involved in the organisation of the 10th anniversary of the Inside Foundation. In duo foster-parenting, they offer accommodation and foster care to young people who are temporarily or permanently unable to live at home. Thanks to organising the Fes10val, we were able to really put the families and young people at the centre of attention!”*

**MARCEL HINDRIKS**  
proposition marketeer, Disability/  
Health

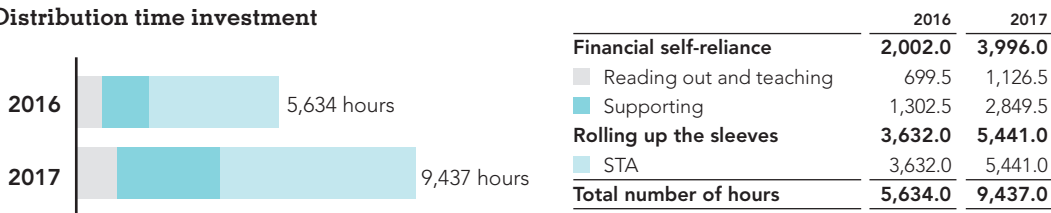


# α.s.r. foundation in figures

## Distribution voluntary efforts



## Distribution time investment



Voluntary work  
**1,256** times\*  
(2016: 769 times)

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Time investment  
**9,437** hours  
(2016: 5,634 hours)

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Households reached  
**134**

Children and young people reached  
**4,056**  
in 172 class rooms

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Social organisations  
**59**

\* A colleague may have worked on several projects.

## Oh yes... We also did this in 2017:

- Pilot guest lesson digital teaching programme FC Utrecht during Province Visit (launch in spring 2018)
- Host Utrecht Social Trading Floor
- Host national LEF symposium
- Clinic FC Utrecht for children of Pluryn
- Workshop during Poverty and Debt conference
- Civil society organisations networking meeting
- Power People radio broadcast on a.s.r. foundation



**MARIJKE TROOST**  
head of communication advice, events & foundation:

*"Empowering people to make conscious financial choices is what drives us! For some people, this is not easy; they need help. In the Netherlands, 1 in 5 households has high-risk or problematic debts. We organise projects that contribute to the financial self-sufficiency of vulnerable groups thanks to the voluntary efforts of our colleagues. We also encourage voluntary action in teams or in the private environment. In 2017, more than 1,000 colleagues volunteered for almost 10,000 hours. An unprecedented number! I am very proud of that and we want to continue to work for that."*

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