

UNICEF

UNICEF* was established in the aftermath of World War II to help children whose lives and futures were at risk – no matter what country they were from. The only thing that mattered to UNICEF was reaching children in need.

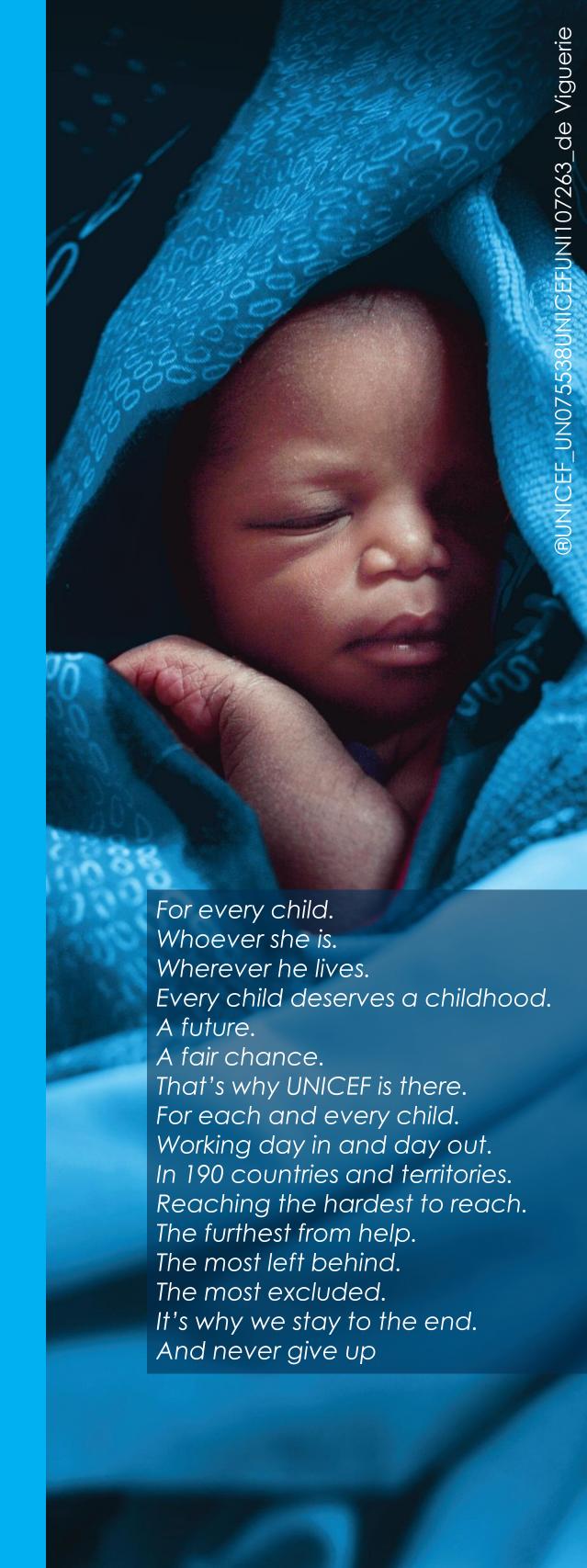
What mattered was achieving results.

Today, with conflicts and crises around the world threatening and displacing millions of children, and millions more facing poverty, deprivation, violence,

exploitation and discrimination, achieving results for children matters more than ever – and achieving them for every child is still UNICEF's driving force.

We bring 70 years of field-tested expertise, a network that spans the globe, a passion for innovation and a commitment to making every dollar count.

We're working day-in and day-out, in some of the world's toughest places – to reach the children who are most at risk and most in need. We're working to save their lives. We're working to keep them safe from harm. We're working to give them a childhood in which they're loved, protected, healthy, educated, and able to fulfil their potential. That's what UNICEF does.



INVESTING IN CHILDREN

As we look around the world today, we're confronted with an uncomfortable but undeniable truth: millions of children's lives are blighted, for no reason other than the country, the community, the gender or the circumstances into which they are born.

The data show that unless we accelerate the pace of our progress in reaching them, the futures of millions of disadvantaged and vulnerable children – and therefore the future of their societies – will be imperiled.

Before they draw their first breath, the life chances of poor and excluded children are often being shaped by inequities. Disadvantage and discrimination against their communities and families will help determine whether they live or die, whether they have a chance to learn and later earn a decent living. Conflicts, crises, and climate-related disasters deepen their deprivation and diminish their potential.

But it need not be so, the world has made tremendous progress in reducing child deaths, getting children into school and lifting millions out of poverty. Many of the interventions behind this progress have been practical and cost-effective - such as vaccines, oral rehydration salts, and better nutrition. The rise of digital and mobile technology and other innovations have made it easier and more cost-effective to deliver critical services in hard to reach communities, and to expand opportunities for the children and families at greatest risk. The time to act is now. Unless we disrupt current trends, by 2030 almost 70 million children may die before reaching their fifth birthdays – 3.6 million in 2030 alone, the deadline year for the Sustainable Development Goals.

Children in sub-Saharan Africa will be 12 times more likely to die before their fifth birthdays than children in high-income countries.

Nine out of 10 children in poverty will live in Africa.

These vast inequities and dangers do more than violate the rights and imperil the futures of individual children. They perpetuate intergenerational cycles of disadvantage and inequality that undermine the stability of societies and even the security of nations everywhere.

UNICEF IN FINANCE

UNICEF* has started working in an innovative way with financial institutions, such as banks, private equity and investors, to promote new models of financing to both develop and ensure the respect of children's rights.

We aim to contribute to shaping the responsible investment market, and to be able to do this, we needed to partner with the relevant players in the finance sector.

Children make up almost a third of the world's population and interplay with business as consumers, employees' family members and workers.

They are a unique stakeholder group in local communities as well as in the society at large: children have specific vulnerabilities and needs, and in some cases, business activities that have no negative impact on adults may be very harmful to children's rights and well-being.

Investors have a critical role in shaping and influencing corporate actions relating to human rights including children's rights It is now increasingly recognised that there are numerous business benefits for addressing children's rights.

For instance, products and services that better meet parents' and children's needs can open new markets for companies, and the promotion of youth employment programs, apprenticeships and scholarships can help secure a skilled workforce and contribute positively towards the reputation of the company.

From a risk perspective, corporate action that undermines children's rights is – by definition – unsustainable, posing a range of legal, operational and reputational risk.

Integrating issues relating to ESG (Environmental, Social and Governance) are often the basis for investors' approach to responsible investment.

UNICEF is convinced that investors, through responsible and sustainable investment strategies, can generate long-term value for our societies while having a positive impact on children's lives.

BANOR FOR UNICEF THE RESULTS

Banor is teaming up with UNICEF in the battle against child mortality with a new ethical initiative.

The initiative envisages action on several fronts: from health to nutrition, from access to water resources to the promotion of decent hygiene and sanitation services.

The Banor Euro Bond Absolute return Fund, will donate a percentage of the fees earned to the Comitato Italiano per l'UNICEF – Fondazione ETS*, supporting the "Fighting Child Mortality" campaign.





CHILDREN FROM ACUTE MALNUTRITION

CHILDREN AGAINST MEASLES



WATER PURIFICATION TABLETS

Across the globe, more than 460 million children are currently living in or fleeing from conflicts. Hostilities, climate change, institutional fragility and worsening humanitarian crises are placing millions of children at risk of famine.

Children are the most vulnerable during periods of famine and extreme food insecurity, facing a greater likelihood of severe malnutrition and death. When we think of famine, we often think of a lack of food. But increasingly, the crisis is one not only of food insecurity, but also of clean water, sanitation and health care. Water and sanitation are just as important as food for children and families facing famine and food insecurity.

In 2024 alone, nearly 38 million children have suffered from acute malnutrition. Many are in such critical condition that their bodies show signs of extreme thinness and weakness, a condition known as wasting, which remains one of the most urgent threats to child survival.

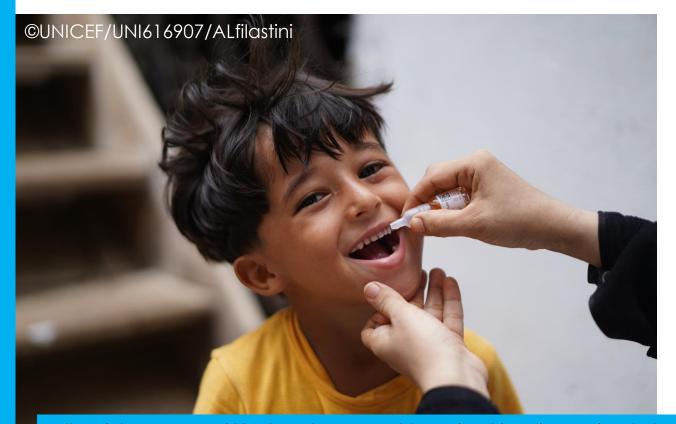
"We know how to prevent and treat child wasting," says Joan Matji, UNICEF's Director of Child Nutrition and Development. "The evidence is clear, and the tools — like Ready-to-Use Therapeutic Food and community-based care — are not only effective, but affordable and scalable. No child should die from a condition we already know how to cure."



In picture, **Ethiopia**, 2022. One of Loyna Ares' malnourished twins eats his readythe-to-use therapeutic food (RTUF).

Loyna Ares (35) is a mother of twin boys (7 months) and five more children. She is treating her malnourished twins at a UNICEF-supported health post in Southern Ethiopia.

"We lost all our livestock and our farm respectively because of the drought and the flood," says Loyna. "We had nothing to eat, so we had to move to the nearest Internally Displaced People (IDP) camp at Lomosia kebele (area) to survive. I was very worried about my twin babies because they look sick and very weak. I couldn't breasfeed them properly as I was not eating enough myself."



Most deaths among children under five are linked to complications in the first month of life and to infectious diseases. For children aged 1 to 59 months, the leading causes of death are preventable illnesses such as pneumonia, malaria, and diarrhoea, all of which are closely linked to infectious agents. Together, these diseases account for nearly one third of all under-five deaths, and many of them can be prevented through simple, life-saving interventions like vaccines.

Vaccines have saved more than 150 million lives over the past five decades, yet funding cuts and escalating conflicts continue to threaten these hard-won gains in many poor countries, including Yemen, where UNICEF has recently ensured that at least 115,806 children received routine vaccinations — a small but vital step in safeguarding them from deadly diseases and providing them with a fighting chance at life.

In the picture, **Yemen**, 2024. Sameh, 5 years old, receives his polio vaccine shot near his house in Aden, Yemen. This immunization campaign, supported by UNICEF, is a step towards eradicating polio in Yemen, protecting children's health, and building a stronger, healthier future for the nation.

Every day, more than 700 children under the age of five die from diarrhoeal diseases caused by unsafe water, poor sanitation and inadequate hygiene (WASH).

In conflict-affected areas, the risk is even higher — children are often more likely to die from WASH-related diseases than from the violence itself. In Sudan, for example, a cholera outbreak that began in 2024 has led to widespread illness and death.

In response, UNICEF and partners are distributing water purification tablets, household water treatment supplies, and deploying chlorinators at water points to help ensure access to safe drinking water and curb the spread of disease.



In the picture, **Sudan** 2023. Alafef, 10-year-old, from Basout village, Sennar State displays water purification tablets he received at a water well where he collects water. At home, he is responsible for collecting water that the family uses for cooking, drinking and other activities.

Following the cholera outbreak, UNICEF and partners are distributing water purification tablets to households to improve the quality of water used at household level as part of the integrated response.

REPORTING*

PERIOD	TOT. AMOUNT
Jan – Dec 2024	EUR 19.470,35

FOR EACH PROGRAMME UNICEF HAS INVESTED EUR 6.490,11**

HEALTH 14.422 children vaccinated against measles.

NUTRITION by administering 168 ready-to-use super nutrition packets (RUTF).

WASH

754.651 water purification tablets provide families with clean drinking water.

^{*}UNICEF does not endorse any company, brand, product or service

^{**}Estimates were obtained from the conversion of the donation into concrete aid.

