



Asia Pacific

Arpan Beohar, Pune, India

Beohar calls himself "a changemaker with a passion for action" and there's plenty of evidence that he knows himself well. He founded a registered NGO, the Naivaidya Ujjwala Bhavishya Foundation, with a primary mission to improve the lives of children with special needs. In just 10 months, the foundation has uplifted communities across rural Maharashtra and Madhya Pradesh through projects to distribute 1,500-plus nutritious meal packs to special children, along with school uniforms, hospital-grade mattresses, laptops for teachers and winter relief items. Additional efforts have added wall art to schools to aid visual learning, empowered rural women with donated sewing machines and food-packing opportunities, and given financial aid for bereaved families. "These initiatives have directly supported over 1,000 individuals, enhancing education, hygiene, self-reliance and emotional dignity for marginalized groups," he explains. He continues to "make change" with a focus on scaling vocational training and improving nutrition at special schools. His inclusive leadership and grassroots approach have earned deep trust in affected communities. "I strive to think big and bold," he says, "aiming for long-term impact on special children and underserved communities."

Meghna Handa and Ravi Sapariya, Vadodara, India

This Vadodara team is tackling the issue of widespread vulnerability to financial fraud, rooted in low financial awareness. A 2021 survey found that 42% of Indians experienced fraud within a three-year window, with 74% of victims unable to recover their money. Using knowledge to fight back, the pair has launched a financial literacy initiative for women through the women empowerment program with Ashadeep NGO in Gorwa. "The objective was simple — make financial learning engaging, relatable and accessible, even for those with limited formal education," explains Handa, who nominated her partnership with Sapariya for its impact. In sessions that feature interactive games and storytelling, women ages 16 to 67, many just beginning basic literacy education, learn about key concepts like savings, fixed deposits and government schemes. The interactive approach encourages participants to also bring their children to the sessions to further increase the reach

of these critical financial lessons. From this initial success, the project is expanding to Gotri and is set to reach all 22 Ashadeep centers, with future sessions planned to guide women in opening bank accounts and accessing financial services.

Eastern Europe, Middle East & Africa

June Muli, Nairobi, Kenya

Seventeen years ago, Muli was diagnosed with type 1 diabetes. She was fortunate, she acknowledges, to receive effective care. Fast forward to today: She is a healthy adult living with type 1 diabetes and an advocate, partnering with the Kenya Diabetes Management and Information Centre (DMI) to raise 1 million Kenyan shillings (\$7,700 USD) in a run for funds. By late July, she had tracked 300 kilometers (about 187 miles) and raised nearly 500,000 shillings (about \$3,700 USD). The funds will provide medications to young adults who age out of DMI's free programs and promote understanding of the disease. As captain of the Mastercard Run Club in Nairobi, Muli is known as a passionate runner. Her standout commitments galvanize her colleagues, including Mastercard Strategic Growth colleagues globally, who submitted nearly 60 nominations of her DMI initiative. Among colleagues' comments: "June creates value with her 'can-do attitude'," notes Marie-Rose Mukahirwa. "A great team player, full of energy and vocal about her causes," says Harrison Angonga. And, explains Jaclyn Bacallao, "June lives up to the Mastercard Way by helping others be great and raise awareness about causes they care about."

Baris Burak Gunes, Miray Kaplangi, Irmak Ozcilingir, Ayca Kucuk, Mehmet Ata Sagdic, Pinar Donmez and Berkay Gur, Istanbul, Türkiye

Beşiktaş is a major district in central Istanbul on the European side of the Bosphorus that includes an office to provide support services for residents age 65 and older. This team of volunteers visited the office for a training on effective communication with elderly residents in preparation for creating mobile banking materials tailored to the older demographic. The team also offered in-person digital banking classes for seniors at the district office to explain, step by step, the financial services available from smartphones and how to use those services in secure and easy ways. Plans are for the classes to be scheduled multiple times during the year to reach more individuals and introduce other convenient services. Although low technology use among seniors often leaves many older adults out of the digital banking loop, as this team discovered, that's not the full story. "There is also an unmet demand from the elderly," explains Yunus Efe Yuksel, team nominator. "Experts like us can enlighten seniors and provide inclusion in access to financial services," he says.

Europe

Sue Sherring, London, England

As a leader of philanthropic initiatives, Sherring is a driving force among her colleagues. Even a few statistics convey the significance of her volunteerism and her inspiration of others. For Choose Love, the U.K. and U.S. charity that supports displaced families and others with dire needs worldwide, she has recruited volunteers to help raise more than £813,000 (\$1.1 million USD) as well as strengthen operational capacity in the organization's local warehouse. Her support of Girls4Tech has empowered hundreds of young girls to build skills, confidence and aspirations for careers in STEM. By encouraging others to also step forward, Sue has mobilized more than 350 employee volunteer hours, "and created ripple effects of impact across education and humanitarian relief," says colleague Amber Martin, her nominator. "Sue's ability to unite colleagues behind causes that truly matter sets her apart," adds Martin, noting how Sherring strengthens the company's inclusive culture, exemplifying innovation and dedication to social impact: "Sue's volunteer work reflects the very essence of what it means to be a Force for Good."

Margherita Gaudenzi, Claudio Ferri, Giulia Luciano, Giulia Lollobrigida, Eleonora Piva, Emanuela Belmonte, Fabio Saraconi, Alessia Munzone, Tiziana Iencinella, Lilia Toosi Maraghi, Marzia Pecce and Silvia Brugnara, Rome, Italy

Sustaining a great volunteer project is its own kind of challenge and cause for applause. These Rome team members — with all but two new members also receiving Force for Good accolades in 2024 — are not only maintaining their commitment to providing an exceptional program for high school students but doing so at a level to earn honors again this year. The Mastercard-sponsored curriculum, with a current theme of "Future Makers: Empowering Students with Skills for Tomorrow's Careers," emphasizes learning that's not typically part of traditional Italian education. Through dedicated mentoring and engaging workshops on topics like artificial intelligence, data science, sustainability, social equity and the future of work, team members broaden students' knowledge and empower them to better understand future career paths and the realities of a rapidly changing workforce. This project is part of a program strongly supported by Italian Ministry of Education, reports Gaudenzi. The employee volunteers all value it for the inclusive and enthusiastic teamwork the project fosters, she says, and for the opportunity to "make their experiences available to leaders of the future."

Latin America Caribbean

Fernanda Francis, Costa Rica

Standing up to push for a more supportive community, particularly for those members who are marginalized and in vulnerable situations, is a powerful and empathic way to be a Force for Good. That kind of action and advocacy describes Francis, says colleague and nominator Cristhian Peña. "Fernanda engages others in meaningful initiatives that drive positive change," Peña says. Those initiatives include organizing the annual June march to highlight LGBTQ+ rights. Fernanda also leads smaller-scale awareness sessions and community meetings that promote inclusive dialogue and interaction, along with encouraging collaborations on donation drives and volunteer efforts that invite contributions of time and presence along with funds. "Fernanda's integrity shines through in patient, respectful approaches to educating others and challenging harmful norms, creating safe spaces where all voices are valued," Peña explains. With passion and compassion for uplifting others, Francis "reflects a deep alignment with our company core values of respect, inclusion and community impact."

Beatriz Mello, Vinicius Nogueira, Matteo Tatoni, Giovanna Valentim, Kaio Henrique Santos, Jonathas Albuquerque, Camila Rossatto, Nicolas Monasterio and Gustavo da Rocha, São Paulo, Brazil

Force for Good initiatives have a history of taking on big projects with multiple employee teams pitching in. A group of volunteers from the Advisors Team followed that blueprint, guiding 55 volunteers from Advisors, Digital Labs and Corporate Security over six months and more than 450 hours of consulting and hands-on activity to revitalize Jardim Colombo favela, an impoverished neighborhood in São Paulo. The partner group is the grassroots organization Instituto Fazendinho, with the consulting phase devoted to strengthening the NGO's strategic direction and long-term sustainability. By applying company experience in payments, innovation and business strategy, team members developed a five-year growth and financial model, a recurring donations framework, an institutional narrative, a communication plan and a commercial pitch, elements designed to elevate the organization's strategic positioning and capacity to scale. The on-the-ground phase mobilized 45 employees for 200-plus hours of clearing debris, painting community areas and installing a signature mosaic. The project upgraded critical spaces, benefiting over 18,000 residents. "By strengthening Instituto Fazendinho's strategic vision and financial foundation, we enabled it to expand its social architecture model," explains Mello, team nominator, "transforming unsafe housing into resilient homes and public areas that foster belonging, dignity and community connection."

North America

Mishwa Bhavsar, O'Fallon, Missouri

When Bhavsar lost her grandmother, who had been living in long-term care, she channeled her grief for good. She founded Cura Community, a nonprofit addressing health care disparities by connecting medical students with underresourced clinics and nursing homes. She got Cura Community into action by teaming with Players Philanthropy Fund, which counts Cura among the Missouri nonprofits it funds. "We aim to bring care, education and compassion to overlooked communities," Bhavsar explains. However, Cura is only one of her volunteer priorities. Over eight months, Bhavsar has logged more than 120 volunteer hours. Her interests are programs that empower girls and women, including Girls4Tech, "Judge Judy" Sheindlin's Her Honor mentoring initiative and supporting the Arpan Prayas NGO in India. Mishwa also leads team volunteer activities, earning recognition for helping NuevaLife, a Mastercard-sponsored nonprofit, build a flexible corporate volunteer program. Currently, she's contributing to a project with the Association for Enterprise Opportunity to boost small businesses with AI-powered research and strategic planning. "I live our company's values by approaching every opportunity with curiosity, empathy and purpose," she says.

Los Angeles and St. Louis responders: Agnese Hornung, Alison Ang, Anyel Arslanian, Brian Chostner, Bridget Hart, Byron Ward, Charmaine Warren, Christy Corrington, David Mitrano, Dawn Jones, Deann Donohue, Denise Somnavilla, Edward Nahlik, Elisheba Williams, Eric Hrnicek, Erika Cruz, Haragopal Avvaru, James Atchison, Janet Kelleher, Jay Wilkins, Jeffrey Wildberger, Joe Kaczorowski, Karen Muraca, Kate Bennett, Kendra Brown, Kimberly Wilson, Lavern Gilliard, Lisa Thompson, Lisa Yates, Melissa Rawlings, Michelle Cleave, Nicholas Harris, Raina Kadavil, Rhanda Miller, Ryan Morabito, Stacy Whitmire, Sylvia Black and Terry Winfree

Mastercard and the American Red Cross have a long partnership that has aided countless communities in times of catastrophe. This year is no exception — except perhaps greater needs than ever. In January, wildfires in Los Angeles burned over 400,000 acres. And in May, a tornado tore through 20 miles of greater St. Louis, damaging or destroying some 7,000 homes. In response to the Los Angeles fires, 22 Mastercard volunteers specially trained as Red Cross disaster responders, arrived in two teams, working over two weeks to support a total of 8,170 households around the region by assisting in shelters, connecting residents to resources and critical supplies, and even helping with crucial paperwork. Only months later, 14 St. Louis disaster responders — some who also responded to the wildfires — tackled the

aftermath of a devastating tornado, pitching in to facilitate cleanup efforts and staff shelters, and providing more than 114,000 meals and snacks and over 25,000 relief items. "The effectiveness of our volunteers can surprise even Red Cross officials," reports Brown, who volunteered in Los Angeles. A local shelter manager who acknowledged hearing of the first-of-its-kind Mastercard Red Cross program exclaimed, "This was my first direct experience with the Mastercard volunteers and I surely hope it is not my last." Well done all.

The wild cards

Jim "JT" Thomas, O'Fallon, MO

The Access Point Apprentice program in St. Louis offers opportunities for high school graduates from underrepresented communities to gain skills for technology jobs. In the initial year of the program, it became clear that a challenge for participants was developing the hard technical skills to become a software engineer without the traditional four-year college experience. That's when Thomas stepped up to volunteer his expertise. Over 18 months starting in 2024, Thomas has designed and matured a Java programming course for the Apprentice program, planning the curriculum, leading onsite instruction and providing one-on-one mentorship for class members to personalize their preparation for entering the tech field. Along with key technical skills, Thomas's curriculum includes professional soft skills that are vital for success at Mastercard and, broadly, in the business world. "JT is a gifted instructor who finds a way to make very complicated concepts fun and engaging," reports his colleague and nominator, Matt Cahalin, who also calls out the significant personal time Thomas devotes to creating positive outcomes for participants and the Apprentice program.

Ankit Kothari, Pune, India

As a core member of MISSION #UNCLOGHinjawadiITPark, Kothari was a key leader in a citizen-driven campaign to address severe infrastructure and environmental issues in the Hinjawadi–Mahalunge IT corridor in Pune, impacting over 700,000 commuters. The initiative began with a petition spotlighting flooding, potholes, garbage and governance gaps that quickly gained 27,000-plus signatures. Kothari and the team adopted a strategic approach, engaging media and government to drive awareness and accountability. Over three months, Kothari also dedicated weekends to "hitting the pothole-ridden road," so to speak, visiting every affected site, documenting problems and co-authoring a comprehensive ground report. The campaign prompted results, leading to a coordinated governance action that rapidly addressed road conditions, traffic regulation and drainage systems, improving mobility, safety and public health for residents. The efforts also resulted in the

engagement of the highest state authorities — the chief minister and deputy chief minister of Maharashtra, who personally visited the affected sites multiple times. Kothari's leadership demonstrates how citizen advocacy, backed by data and concern, can produce lasting transformation. He connects the work to the company core values, "and if it inspires others to take ownership beyond their immediate roles," Kothari explains, "I'll consider it to be the greatest outcome of all."

Mafalda Cosmelli and Ana Margarida Marques Rodrigues, Lisbon, Portugal

These colleagues have an inspiring story to tell about how a goal to maximize their volunteer impact became a nonprofit providing hygiene essentials for girls. In 2023, Cosmelli and Marques Rodrigues decided to use their five company volunteer days on the Portuguese-speaking island nation of São Tomé and Príncipe near central Africa. Their plan was to engage with local girls ages 7 to 17 on empowering topics and distribute reusable sanitary pads. Then a crowdfunding campaign before the visit supercharged the effort, with volunteer seamstresses eager to expand the volume of pads, towels, underwear and even dresses for São Tomé and Príncipe young women. With that kickstart, in 2024 and into this year, the pair launched Sa Mwala, a nonprofit association of 10 volunteers and a network of 30-plus seamstresses. Sa Mwala has provided 145 multi-item kits through local institutions, along with educational sessions for girls and their families. "Our mission is clear — to actively combat period poverty," says Cosmelli, team nominator, with female empowerment and gender equality fueling the mission.