

Community
Investment
at HSBC





An HSBC India Climate Champion takes in the view over the Western Ghats.

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Foreword



Banks play an important role in the economy and within society. Businesses and individuals depend on them for the finance to prosper and achieve their goals. They also provide employment, returns to investors, and a contribution to the governments of the countries where they operate through taxation. Managing our business successfully, profitably and for the long term is therefore the single biggest way we contribute directly to the economic performance of these countries.

“We focus our community investment on education and the environment because we believe they provide the fundamental building blocks for the development of society.”

In addition to this role we play in society we run an active community investment programme. We take a business led approach to how we do this. We start from the premise that what is good for society is good for HSBC because we believe that business and society are interdependent. Strong economic growth is what HSBC relies on to

continue to build its business and this requires an educated society and skilled workforce living in a healthy and sustainable environment.

We focus our community investment on education and the environment because we believe they provide the fundamental building blocks for the development of society. We also look for the most effective partners to help facilitate our donations and volunteer time to generate maximum benefit and support to the projects we target.

Encouraging employee involvement

We encourage our employees to get involved in community projects as this improves the chances for HSBC staff to build closer relationships with the communities in which they live and work. We know that our employees are more engaged with HSBC when they are encouraged and supported to participate in community activities.

This creates a virtuous circle. When our colleagues feel empowered to help and participate in community activities, communities benefit from staff time, skills and money and HSBC retains dedicated individuals.

What follows is further information on how we structure our community investment activity, with examples of the projects we support around the world.

We are proud of our community investment work and are committed to the causes and the people involved. We hope that you will find this document informative and interesting and the work of our partners inspiring.

A handwritten signature in black ink, which appears to read 'Stephen Green'. The signature is fluid and cursive.

Stephen Green
Group Chairman
HSBC Holdings plc

Community Investment at HSBC



Our approach to community investment is not simply to hand over a cheque and walk away. We would like the money we contribute firstly to be effective in changing people's lives for the better, but would also like to leverage the financial contribution through the hands-on involvement of our skilled colleagues who enthusiastically contribute their time. We run most of our community programmes on a partnership model with a number of non-governmental organisations (NGOs) and charities, through relationships built up over years and we try to measure the impact of our contribution wherever we can.

We measure our community investments by looking at direct contributions in the form of donations, employee volunteering time and the costs of coordinating our programmes. To calculate our contributions to the community we use the London Benchmarking Group model which provides a standardised way of measuring and reporting a company's community investment.

Our Focus

We focus our commitments on two main themes - education and the environment. We are dependent upon the skills of future generations; if we do not prepare them adequately, we limit our future potential. Access to education can be life changing and helps to equalise opportunity. It is also a pre-requisite for economic growth and the development of stable societies. Our educational support focuses on:

- disadvantaged children;
- financial and business literacy; and
- environmental education and understanding.

We equally believe that the needs of today's society should not be fulfilled at the expense of future generations. We are dependent upon the state of the environment, and if we degrade it, we damage our future prospects. Our environmental support focuses on:

- climate change;
- freshwater (e.g. rivers); and
- biodiversity (plants, forests and animals).

Our Contributions

Of the total financial contribution we make to community investment programmes, we direct around half to educational projects, 25% to environmental projects and the remaining 25% to other local priorities including disaster relief, and matching staff contributions for certain programmes.

Our community investment funding is provided both centrally by Head Office and also from local businesses. This means we are able to make substantial long term commitments to selected global NGOs and charities and also work with smaller NGOs and charities in-country.

Flagship Programmes

Education

Educational support tends to be driven by specific local needs and the majority of our educational support is made at a local level. However we have a number of global initiatives within the **HSBC Global Education Programme**, including Future First (disadvantaged children), JA More than Money™ (financial literacy) and the HSBC Eco-Schools Climate Initiative (environmental education).

Environment

Environmental issues are more often global in nature and we have one major programme in this area. **The HSBC Climate Partnership** is a 5-year, US\$100 million partnership with four global NGOs: The Climate Group, Earthwatch, the Smithsonian Tropical Research Institute and WWF. The work of this partnership focuses on rivers, cities, forest protection and engaging people around the world, including our employees.

Our Colleagues

Most of our colleagues recognise that giving back to the communities where the bank operates is an important part of the organisation's culture. They tell us that they want to be supported for their volunteering efforts and encouraged to make use of HSBC's resources – both financial and non-financial – to make a positive difference to the lives of others. The vast majority of our community programmes involve time, effort and support from our employees. Examples of these projects are outlined in the following pages. They are, without exception, worthwhile initiatives that can help bring about change to individuals and societies. These projects would not happen without the contributions of my colleagues around the world and I commend them for their hard work and dedication.



Simon Martin

Head of Group Corporate Sustainability
HSBC Holdings plc

Global Education Programmes

Our geographic reach across more than 80 countries and territories enables us to support a number of global education programmes that help bring people together from different cultures and backgrounds to share knowledge and create beneficial relationships.



Future First has reached children in Vietnam and Indonesia.

"We feel fortunate that such a big bank should come to help our school in such a remote village."

Li Jijia, teacher of Qinghai Province Guide County Donggou Town School.



Global

Future First is a five-year, US\$10 million programme launched in late 2006 to help one million disadvantaged children around the world achieve a better future. In 2007 and 2008, 141 projects across 39 countries benefited some 133,000 children.

Our priorities for the global education programmes are to increase opportunities for disadvantaged children, build financial literacy and promote awareness of the natural environment.

Opportunities for disadvantaged children

There are around 100 million children living on the streets around the world according to research by UNICEF, as a result of war, natural disasters, poverty, or disability. The basic needs that these children are denied, such as a stable home and the support of a caring adult, are essential for them to be able to make the most of their lives.

HSBC has identified a role to play in helping these children overcome disadvantage by developing their confidence and skills. We form partnerships with a range of organisations working on the ground with underprivileged children around the world.

Our flagship programme, **Future First**, has taken on the challenge of helping homeless children, orphans and children in care around the world. We are working in partnership with the charity SOS Children's Villages, among others, with the shared aim to provide access to education and life skills training. This helps the children to grow in confidence and, in time, to make their own



A teacher training class, part of the Rural Children Programme.



contribution to society. Our presence in over 80 countries and territories presents us with a large network of people and resources capable of making a significant difference to these children's lives.

China has seen impressive economic growth over the last two decades but a vast disparity remains between the prosperity of rural and urban regions. To help support the ongoing success of the country, HSBC has identified a need to build up the educational infrastructure in rural areas where 95 per cent of primary schools are located. **HSBC's Rural Children Programme** aims to improve facilities and provide training to teachers in curriculum design, computer-aided teaching, nutrition and counselling to



help support a modern and rounded education for rural children.

In recognition of our far eastern heritage and continuing global business operations HSBC has a long standing commitment to promoting language learning and cultural understanding.

HSBC works with the British Council to promote **Mandarin language teaching and learning** in UK schools. The China programme also includes summer school immersion courses and joint curriculum projects with partner schools in China, as well as an annual Mandarin speaking competition – with a trip to Beijing as the top prize. Over five hundred schools are benefiting from the programme and have incorporated Mandarin teaching into their curriculum.

Chinese cultural activities taking place in UK schools.

China

As part of its Rural Children Programme, HSBC is investing US\$1 million and the knowledge and experience of employee volunteers through the China Charity Federation over four years. To date, over 600 teachers from 28 provinces have received training which impacts 500,000 rural children in need.

UK

Over 500 schools are now teaching Mandarin in the UK. HSBC provides US\$1 million a year to support the Mandarin teaching and learning programme. Up to 100 teachers from China teach in UK schools each year, through the British Council.



"I think the JA More than Money™ course is an exciting way to teach students some important banking concepts in a manner that is fun and that really connects with the students, even at a young age. It also encourages them to think about future careers or entrepreneurship possibilities. Best of all, it's a blast to teach!"

– Diane D'Erasmus, Executive Vice President, HSBC Commercial Banking

Global

JA More than Money™ is a US\$3.4 million, three-year, global programme designed to teach basic financial skills to young children. The project aims to reach over 100,000 children across more than 25 countries.

Children in the US learning about finance through the JA More than Money™ programme.

Building financial literacy

As household debt rises throughout many developed countries and the world faces economic uncertainty, gaining an early understanding of how to create and manage a sustainable income is ever more important for individuals and for society as a whole.

HSBC launched **JA More than Money™** in 2007 in partnership with Junior Achievement Worldwide®. JA is one of the world's largest organisations dedicated to educating students about workforce readiness, entrepreneurship



HSBC employee Raj Hunjan teaches UK primary school children on the What Money Means programme.

and financial literacy through experiential, hands-on programmes.

HSBC colleagues are involved in classroom activities where they draw on their own skills and experience to teach children about earning, spending, sharing and saving money.

An independent evaluator concluded that the seven to 11 year old students who participated in this curriculum in the United States demonstrated significantly greater knowledge and retention of financial concepts

compared to their non-participating peers.

“Thank you for providing our students with such a thoughtful, educational and fun day. I know our students loved the JA day,” said one US school Assistant Principal, Robert Carl Hajek. “As I walked from room to room I saw students engaged and actively learning in so many things – higher-level vocabulary, life skills and critical thinking, just to name a few.”

One parent of a 10-year-old child said, “My daughter has learned the importance of money management through JA More than Money™. She even taught me some of the financial terms when she got home.”

In the UK, **What Money Means** is a five year partnership between HSBC and **pfeg** (the personal finance education group), a UK educational charity. The project aims to improve the quality and quantity of personal finance education for children aged 11 and under, and boost the confidence

UK

HSBC has invested US\$7.8 million across five years in the What Money Means programme and aims to involve 10,000 HSBC employees.

and competence of those teaching the subject.

Since its launch in early 2007, over 2,500 employees from HSBC have signed up to help teach children about financial capabilities.

“I became involved in What Money Means because I wanted to help children to understand how currencies work and why it is important,” said Raj Hunjan, a Project Manager based in Sheffield. “I helped pupils to understand currency and conversion rates by showing them dollars, euros and rupees. I also worked with nine and ten year olds to introduce the basics of stock markets and bank accounts.”



Young Entrepreneur Awards 2008-09 Hong Kong Final Gold Award winners from The Chinese University of Hong Kong.

Asia-Pacific

A total of 16,430 young people have participated in the Young Entrepreneur Awards, with over 6,200 innovative business ideas created. HSBC has invested US\$3 million in the scheme over eight years.

North America

In the first half of 2008, HSBC worked with the Hope Alliance to provide assistance to 555 customers who attended 32 homeownership preservation workshops in 16 U.S. states.

Global

HSBC has made a new commitment to contribute US\$2.5 million across three years to engage more than 100,000 students in many countries through the HSBC Eco-Schools Climate Initiative.

The bank's annual **Young Entrepreneur Awards** aim to inspire young people's interest in entrepreneurship to help develop tomorrow's business leaders. The scheme challenges young people to work together to create innovative business ideas and helps support the development of business acumen among young people.

Since its launch in Hong Kong in 2000, the Young Entrepreneur Awards have expanded to cover Bangladesh, Brunei, Hong Kong, Malaysia, the Philippines, Thailand and Vietnam.

In response to the increase in the number of foreclosures in North America, HSBC has been working in partnership with **The Hope Now Alliance**, supporting mortgage holders through provision of information and advice, continuing our long-standing commitment to helping people to stay in their homes.

The Hope Now Alliance is committed to reducing foreclosures by increasing outreach to borrowers and providing free home preservation counselling. The Hope Now Alliance also works with lenders who are committed to developing solutions to keeping

borrowers in their homes. "HSBC has been an integral Alliance member and their participation has assisted in raising the bar for the industry," said Larry L. Gilmore, Director, Hope Now Alliance.

Our collaboration with third-party community groups has been particularly effective in fostering customer dialogue. In many cases, we are able to meet with customers and provide loan modifications on the spot.

HSBC India is working with the **Self Employed Women's Association**, India's largest movement of over 600,000 self employed women in Gujarat to establish the HSBC Rural Urban Development Institute Managers School. Despite the strong growth of microfinance, many rural women still do not have access to formal financial services. Manager Schools provide training in entrepreneurial skills for the most disenfranchised women. The project is helping women to improve the efficiency and sustainability of the money they borrow and become increasingly self-reliant. "Through participation in training programmes, I've been able to earn additional income that allows me to ensure education for my children and save for my future," said Manjula Shah, project beneficiary.

Promoting environmental education

Climate change, species loss and environmental degradation are some of the most pressing challenges that future generations face. Environmental education teaches children to view these challenges from economic, social, political and technological perspectives that lead to practical actions. Developing a greater understanding of the consequences of decision and actions for the environment encourages people to change their behaviour and develop solutions.

The HSBC **Eco-Schools Climate Initiative** is a new initiative for the bank which will establish an international network of schools that are actively working together to help tackle climate change and adapt to its effects. The

programme will focus on all aspects of school life, including the physical fabric of the school, the curriculum and the governance and management of the school. The HSBC Eco-Schools Climate Initiative is run by the Foundation for Environmental Education (FEE) and with HSBC's support will be able to expand the programme across the world. The programme involves a tried and tested seven step process to engage the entire population of the school in practical activities to improve their local environment.

Through these seven steps, students, parents, teachers and the wider community are encouraged to take a more active role in environmental decision making. HSBC employees volunteer time to help, for example as a member of a school eco-committee or as an eco-schools assessor. Students are able to see the benefits of environmental management in areas such as waste, energy, water, air quality and landscaping. Students learn through practical activities linked to the curriculum.

Our HSBC **Clean Air Achievers** programme brings world-class Canadian athletes into classrooms to educate students on how transport and lifestyles impact climate change and air pollution as well as health and fitness. To bring the issues to life, students keep a record of their travel and find out how walking, rollerblading or cycling can reduce their personal carbon dioxide emissions.

The programme is operated by Clean Air Champions, a charity that works with respected athletes to educate and inspire Canadians to adopt practices and lifestyles that enhance personal and environmental health.

HSBC has supported the publication of an educational book called **Omar's Goats**, designed to educate primary school children across the Middle East about the environment. The 6,000 books and teachers' notes promote cross cultural understanding about

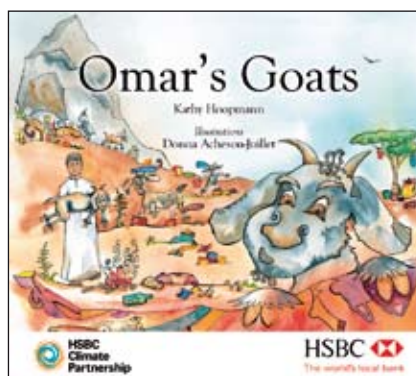
Canada

In 2008, HSBC Clean Air Achievers involved 42 schools in the provinces of British Columbia, Alberta, Saskatchewan, Ontario and Nova Scotia, reaching 3,694 children and 42 teachers. US\$141,000 is being invested over 2 years. In addition to the funds donated by HSBC Bank Canada, the HSBC Group donated US\$59,000 to Clean Air champions in 2006.

"HSBC Clean Air Achievers makes our children aware of how important it is for everyone to take an active role in reducing their greenhouse gas emissions."

Margaret Langford, Four-time World Cup Medalist and Olympic White Water Kayaker.

The Omar's Goats initiative, worth US\$62,600 over 2 years began in 2008. By Spring 2009, 716 volunteers had visited 144 schools, reaching over 21,000 students across the Middle East.



HSBC supports the educational book, Omar's Goats, in the Middle East.

environmental issues. The materials include children's games based around the story of animals helping Omar to keep the desert clean. The books have been produced in both Arabic and English using wood free paper and have been distributed across the United Arab Emirates, Oman, Jordan, Lebanon, Qatar & Kuwait.

Investing in the Environment

Protecting the environment is central to HSBC's sustainability strategy as a carbon neutral organisation.

We focus on reducing the footprint of our own operations and we encourage our clients and suppliers to do the same. We also partner with leading environmental organisations to achieve shared goals.



The **HSBC Climate Partnership** is a five year commitment to tackling climate change, launched in 2007. The global programme has a particularly strong focus in Brazil, China, India, the UK and the USA with four leading non-governmental organisations – The Climate Group, Earthwatch, Smithsonian Tropical Research Institute and WWF.

We are already seeing some impressive achievements: The Climate Group works with corporates and government leaders in some of the world's cities to tackle climate change. Participation in the HSBC Climate Partnership has enabled the launch of new offices and recruitment of new members in Beijing, Hong Kong and Delhi plus the launch of the UK Together campaign, helping households save carbon dioxide by providing cheap and easy ways for consumers to reduce their carbon footprint.



HSBC Climate Champions surveying trees at the India Regional Climate Centre.

Global

The HSBC Climate Partnership is backed by a five year commitment of US\$100 million.

Earthwatch undertakes scientific field research and education to promote the understanding and action needed to combat climate change. Participation in the HSBC Climate Partnership has enabled the launch of new Climate Centres in Brazil, China, India, the UK and the USA to research how forests can be managed better in a changing climate. Earthwatch has also designed and implemented an innovative training programme on climate change for HSBC's global workforce.

The Smithsonian Tropical Research Institute is conducting the largest ever field experiment of the world's forests to measure carbon and the effects of climate change. Support from the HSBC Climate Partnership has enabled the reforestation of over 100 hectares in the Panama Canal Watershed with 140,000 seedlings.

WWF is helping to protect some of the world's major rivers from the impacts of



HSBC Climate Champions and researchers from Earthwatch wash the roots of seedlings in preparation for planting in Malaysia.

climate change, including the Amazon, Ganges, Thames and Yangtze, which together support the livelihoods of 450 million people. The HSBC Climate Partnership has helped WWF to support 33 nature reserves in China to tackle increased flooding, reduce pollution and safeguard endangered species in the central and lower Yangtze River.

At HSBC we believe that engaging our employees is a critical aspect

of the HSBC Climate Partnership. People across the business need to understand the environmental, social and economic implications of climate change and the business opportunities presented by low carbon solutions. Already, more than 7,000 HSBC employees from 70 countries and territories have registered an interest in this programme. In addition, 400 leaders from 45 countries have been trained by Earthwatch as Climate

Champions, to help improve HSBC's management of climate change as a business issue.

The HSBC Climate Partnership makes up around 80% of HSBC's overall investment in the environment. It is complemented by a number of local programmes, many of which allow our employees the opportunity to engage in and understand conserving their local environment.



HSBC Climate Champions tagging seedlings in Malaysia.

CASE STUDY

Emperatriz Mayorga, a risk manager from El Salvador is one of the first Climate Champions.

She led a recycling programme for the Bank's facilities in El Salvador and produced a leaflet on recycling programmes for 500 schools across the country.

Commenting on her experiences, Emperatriz said: "We only have one planet in which we human beings can exist – if we want to survive, we must look after

it." She has also shared her enthusiasm with colleagues, organising a screening of Al Gore's film, *An Inconvenient Truth*, and encouraging more than 50 volunteers to initiate environmental projects in their offices and communities.

Sustainability also forms part of Emperatriz's day-to-day job as she is responsible for incorporating environmental and social criteria into the way HSBC manages credit and risk in El Salvador.



Explaining recycling facilities to colleagues in El Salvador.

HSBC is partnering with Emirates Wildlife Society-WWF to clean up and research **Wadi Wurayah** in the Emirate of Fujairah, UAE, and share information about the Wadi with 800 local students.

Wadi Wurayah lies within a region identified as one of the 200 priority eco-regions in the world for conservation: the Arabian Highlands and Shrublands. This eco-region shelters a rich diversity of rare and endangered mountainous and freshwater species.

Inspired by World Environment Day 2008, we launched a four-year partnership to establish a reforestation project with the Association of the Lago de Ilopango Friends in El Salvador. "My colleagues and I are involved in planting flowering trees, namely mangoes and lemons, and the management of contour farming which uses natural barriers, such as pineapples, to delineate the fields," said Valeria Rosales who is volunteering her time to the project. "This benefits four farmers in the area and provides job opportunities for local workers. Selling the fruit from these trees provides a regular cash flow for the local community and helps improve living standards."

Emirate of Fujairah, UAE

HSBC is investing US\$270,000 and the time of 100 employee volunteers over three years from 2006.

El Salvador

HSBC is investing US\$10,500 over four years to improve the productivity of fruit trees and support sustainable livelihoods of local farmers in El Salvador.



HSBC volunteers at Wadi Wurayah.

Responding to Disasters

As a global business HSBC aims to use its resources to offer support when disaster strikes. We work through aid agencies capable of meeting needs quickly.

Natural and man-made disasters strike with little or no warning, and those affected require immediate assistance to meet basic needs such as shelter, access to healthcare, food, and clothing.

Sichuan Province, China

Following the 2008 earthquake in Sichuan province, China, HSBC collected around US\$25.6 million through the HSBC donation campaign. HSBC donated US\$2.6 million bringing the total donated to Red Cross to US\$28.2 million.

Our support often takes the form of cash donations and where appropriate, in-kind donations and volunteer efforts from employees. The level of our support is based on an assessment of the scale of the tragedy, requirements of aid agencies and the extent to which HSBC's employees and customers are affected. We may also help collect donations from customers and employees. In some countries employee contributions are doubled through HSBC matching schemes.

These donations enable aid agencies such as the Red Cross to provide shelter assistance, medical care and logistics support.

On 12 May 2008, an earthquake measuring 7.9 on the Richter scale struck Sichuan province in China damaging schools, hospitals, roads, railway lines, factories, chemical plants, power lines and dams. HSBC has 116 employees in the province's capital who were among the over 10 million people affected.

Immediately after the earthquake HSBC set up an "HSBC China Earthquake Relief account" to collect public and staff donations and Chinese staff took part in blood drives.

HSBC received more than 117,000 individual donations from 16 countries and territories, in particular, from Hong Kong. Donations from staff around the Group also included those from Australia, Brunei, mainland China, Japan, Korea, Luxembourg, Macau, Malaysia, Mauritius, New Zealand, the Philippines, Singapore, Taiwan, the UK and Vietnam.

As a result the Red Cross has been able to rebuild schools and homes and provide essential education facilities, medical equipment and physical and psychological support services.



Immediately after the earthquake HSBC set up an "HSBC China Earthquake Relief account" to collect public and staff donations.

Employees and Customers in the Community

It is important that our community investment programme gives our employees the opportunity to become directly involved by contributing their time and skills.

Our customers are also involved in making donations through HSBC products and services.

In some countries we provide time off for employees to do voluntary work, and offer payroll-giving schemes where possible.

Many of our employees engage with the communities in which they live, independently of HSBC programmes. Where possible, we match donations and funds raised by employees for these individual programmes.

We also explore ways to help customers donate through our branches and products. In 2002, HSBC Mexico launched an initiative to offer its customers the opportunity to make **donations at ATMs and via online banking** in order to channel funds to various regional social organisations and causes working to help children.

By December 2008, customers had contributed over US\$8.7 million to help provide educational scholarships, support to community centres, equipment for paediatric units, treatment of chronic diseases and healthy eating programmes for young people.

The programme is innovative in the way it links customers with the community, and is pioneering in the financial sector in Mexico.

HSBC Bank in the UK has also implemented a charity giving scheme based on the ATM giving scheme



launched in Mexico. The British Heart Foundation, ChildLine, Cancer Research UK, Mencap, WWF, Help the Aged and the Alzheimers Society have all been supported since the scheme's inception, with over £250,000 raised between 2006 and 2008.

In Hong Kong, HSBC launched an innovative channel for charities to collect public donations around the clock by working with 800 outlets of the 24-hour store 7-Eleven. This service has proved to be a success for HSBC and the charities. Since the launch of the service in July 2007 the number of participating charities has increased from eight to around 150. More than 52,000 transactions have been carried out and the donations raised amount to over US\$2 million.

Willie Tham, CEO, HSBC Thailand, visits a Future First project which involves HSBC employees as mentors to disadvantaged children.

Further information

To find out more about our community investment programmes, please look at our website at www.hsbc.com/sustainability.



Alfonso Pérez, an HSBC volunteer, planting fruit trees by Ilopango Lake in El Salvador.

Photography

Inside front cover: Philip Ross

Pages 10-12: Earthwatch

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