



立150周年,也扎根中国150年。回顾一个半世纪的发展历 程,我们更加清楚地看到,与所在社区的共同成长、共同繁 荣至关重要。

汇丰相信,可持续发展才是长远致胜之道。作为全球最 大的金融服务机构之一,我们在助力中国经济发展的同时, 也以长远的眼光不断寻求可持续发展的机遇。 截至2015 年底, 汇丰在中国内地设立了超过170家网点, 是服务网点 最多、地域覆盖最广的外资银行。汇丰对中国内地社区的承 诺不仅是提供稳健的金融服务,更要为推动社会、经济和环 境的可持续发展贡献力量。

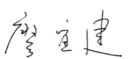
我们深知肩负的使命,为此汇丰在中国通过数百个精心 设计的公益慈善项目,促进所在社区在教育、环境保护及弱 势群体救助方面的发展。20余年来,汇丰累计向中国内地 捐赠近8亿元。2015年,为纪念汇丰成立150周年,集团 在全球捐赠1.5亿美元支持慈善事业,以回馈社区,表达对 客户、股东和员工的感激之情。作为150周年纪念活动的一 部分,汇丰中国在内地也启动了6个崭新的公益项目,使全年 的公益慈善资助总额达到5,300万元。未来三年,汇丰将携 手更多伙伴一起为教育、环境及社会福利的改善和创新做 出更大努力。

汇丰正稳步推进内地业务的发展。对于中国市场需求

2015年,对汇丰来说,是特别的一年:我们庆祝汇丰成 和客户发展愿景的了解与尊重,使我们在将国际经验带入中 国的同时,更加重视基于本地需求的探索,并不断开发新的 产品和金融服务模式:另一方面,我们也严格遵循汇丰集团 颁布的环境贷款指引,积极引导本地客户、员工提升可持续 发展意识,认真管理我们的环境足迹,并坚持不懈开发绿色 金融业务。

> 为将可持续发展与本地人才培养战略相结合,汇丰还 充分调动和支持员工走进社区,以专业的志愿服务和行动 贡献社区。2015年,共有2.894名汇丰员工参与银行组织 的社区活动,累积志愿服务超过22,000小时。服务社区的 志愿者行动已成为汇丰践行可持续发展的新风尚。

> 一个半世纪以来,汇丰的信念从未改变,我们今天所取 得的成就与我们坚信的价值观以及回馈社区的承诺密不可 分。150年的历史和经验, 塑造了我们的企业特性。展望未 来,我们将继续秉承可持续发展的理念,与中国同行,共创 和谐美好的社会。



汇丰银行(中国)有限公司行长兼行政总裁

推动财商教育,普及金融知识

PROMOTING FINANCIAL LITERACY EDUCATION AND POPULARIZING FINANCIAL KNOWLEDGE



汇丰中国自2005年以来,持续开展公益金融教育项目,并有策略地推动金融教育体系的建立。2013年,人民银行制定《中国金融教育国家战略》,标志着中国将金融教育提升至国家层面。汇丰长期以来的金融教育系列项目既是对于国家战略的回应,也体现了汇丰对推动社会可持续发展的承诺和努力。

经过10年的耕耘,汇丰已逐步形成对中国金融教育体系全方位的支持。同时也辐射到包括老年人、进城务工者及村镇青少年在内的各类群体。汇丰在金融教育领域已累计投入3,300多万元,项目遍及全国26个城市和村镇,数百万人从中受益。

Since 2005, HSBC China has launched multiple non-profit financial literacy education programmes and strategically promoted the establishment of a financial literacy education system. In 2013, the People's Bank of China mapped out the National Strategy for Financial Literacy Education, signifying that China had lifted financial literacy education to a national strategy. HSBC's long-standing financial literacy education programmes not only respond to national strategies, but also embody HSBC's commitment and effort to promote sustainable social development.

After a decade's efforts, HSBC is now providing comprehensive support for China's financial literacy education system, extending its reach to various groups, including the aged, migrant workers and rural adolescents. HSBC has invested more than RMB33 million in financial literacy education, and launched programmes in 26 cities and towns across China, benefiting millions of people.

汇丰银行公众金融教育主要项目(2005-2015年)

- 高中生经济学项目(2005-2015)人民币7,465,513元
- 小学生理财小高手项目(2011-2015)人民币2.056.857元
- 汇丰村镇学生成长计划(2013-2016)人民币2,764,800元
- 中小学金融教育课程标准项目(2014-2015)人民币 2.900.000元
- 金融教育在线评估和职业高中学生金融课程项目(2015-2017)人民币5,000,000元
- 社区青少年金融教育体验中心项目(2014-2016)人民币 1,769,667元
- 汇丰"银发理财,乐享生活"老年人金融知识普及教育公益 活动(2012-2016)人民币5,910,482元
- 进城务工人员金融知识教育项目(2012-2016)人民币 2.137.500元
- 中学生理财教育项目(2012-2014)人民币2,000,000元
- 北京市少儿金融理财教育系列活动(2013-2014)人民币 1.381,010元

HSBC's Major Public Financial Literacy Education Programmes (2005-2015)

- Economics Program for High School Students (2005-2015) RMB7.465.513
- More Than Money Elementary School Student Financial Literacy Education (2011-2015), RMB2,056,857
- HSBC Rural School Talent Development Programme (2013-2016), RMB2.764.800
- Financial Literacy Education Standard Program for Elementary and Secondary Schools (2014-2015), RMB2,900,000
- Online Financial Literacy Education Assessment Platform and Financial Course Programme for Vocational School Students (2015-2017), RMB5.000.000
- Community Children and Youth Financial Literacy Education Centre Programme (2014-2016), RMB1,769,667
- Elderly People Financial Literacy Programme (2012-2016), RMB5,910,482
- Rural Migrant Worker Wealth Management Education Programme (2012-2016), RMB2,137,500
- Youth Financial Literacy Programme (2012-2014), RMB2,000,000
- Beijing Elementary School Students Financial Literacy Programme (2013-2014), RMB1,381,010

推动财商教育 普及金融知识

长者金融知识推广公益行动

DISSEMINATING FINANCIAL KNOWLEDGE TO THE ELDERLY

我国人口老龄化进程不断加快,中老年人成为当今金融资产的主要持有人之一,也因此成为金融诈骗的主要对象。金融机构有责任维护客户,尤其是弱势的老年客户的资金安全。2015年,汇丰与公益组织合作,分别在北京、上海、广州三地开展了形式活泼多样的老年人金融教育活动。

在上海,"银发理财,乐享生活"中老年人防范金融风险教育项目于2015年6月启动,在全市各街道社区举办防范金融诈骗和风险知识普及教育讲座250场,公益演出100场,对1万名中老年人进行培训,并印发金融风险防范读本,编创出《防定胜防》、《小心陷阱》等许多脍炙人口的节目。

在广州,以"关怀长者,合力防诈,精明耆英,我至精灵" 为主题的长者金融知识推广公益行动于2015年9月启动,在广 东地区举办10余场讲座和宣传活动,为超过450名长者提供服

务,征集了35部原创长者防骗微电影,使 2万长者从中受益。

各地的长者金融知识推广行动均采 用社区讲座、个案咨询与支援、粤剧/沪 剧、话剧、小品、独角戏等灵活生动、易 于推广的表演形式,从而寓教于乐,有效 提高长者的防骗意识和能力,关怀并支 持长者发展。 With the acceleration of population ageing in China, middle-aged and elderly people have become key holders of financial assets. For this reason, they are now the main targets of financial frauds. Financial institutions are obligated to safeguard the fund security of their clients, especially vulnerable aged clients. In 2015, HSBC worked with the NGOs to organise financial literacy education activities in lively and varied forms in Beijing, Shanghai, and Guangzhou.

The Shanghai Elderly People Financial Literacy Programme was launched in June 2015. A total of 250 lectures about preventing financial frauds and popularizing risk-related knowledge were held and 100 anti-fraud themed shows were put on in communities across the city. Training was provided for 10,000 elderly people, and financial risk prevention brochures were printed and distributed. A lot of popular programmes were created, such as "Firm Precaution" and "Mind the Traps".

In Guangzhou, the Smart Seniors-Guangdong Elderly People Financial Literacy Education Programme was launched in September 2015. More than 10 lectures and promotion activities were held by end of December, providing services for over 450 elderly people. During the initiative, 35 original micro films

about helping the aged prevent financial frauds were collected, benefiting some 20,000 elderly people.

The financial knowledge promotion programmes for elderly people held in local areas took lively and popular forms such as community lecture, case counseling and assistance, Cantonese Opera/Shanghai Opera, drama, skit, and monodrama, which heightened old people's awareness and capability of fraud prevention, and provided care and support to them.



"精明耆英"长者金融知识推广公益行动启动仪式 Launch ceremony of the Smart Seniors-Guangdong Elderly People Financial Literacy Education Programme

相关方反馈

"2013年起汇丰在中国银监会指导下,在北京、上海陆续推出长者防诈骗金融知识讲座活动,如今将这一常规项目推广到了广州。我们将持续提供支持和帮助,并借此活动丰富长者晚年生活。"———汇丰银行(中国)有限公司副行长 林洵

"长者受骗在经济和心灵上均受到打击,甚至引发家庭矛盾。'精明耆英'系列活动除了帮助老人及其家庭提升防骗能力, 更鼓励老人积极参与社区生活,与邻里互动。希望通过项目近一年的运作为长者筑起防诈骗的保护金。"

——启创社会工作服务中心总监 罗观翠

FEEDBACK

"From 2013 on, under the guidance of the China Banking Regulatory Commission (CBRC), HSBC has organised multiple financial fraud prevention lectures for the elderly in Beijing and Shanghai. Now, it has also brought this programme to Guangzhou. We will keep providing support and assistance to local elderly people, and enrich their lives at the same time."

- Daniel Lam, Executive Vice President HSBC Bank (China) Company Limited Being cheated burts elderly people both financially and mentally, and may even lead to family conflicts. Apart from helping the elderly and their family better guard agains frauds, the Smart Seniors series activity encourages the elderly to actively take part in community activities and interact with neighbors. Through this one-year operation, we hope to provide better protection for the elderly against frauds."

- Agnes Law Director of Oichuang Social Work Service Centre

左图: 汇丰集团主席范智廉亲临长者金融风险教 育现场与老人演出团队互动

HSBC Group Chairman Douglas Flint interacts with performers during one financial risk education show

右图: 汇丰志愿者为北京朝阳区呼家楼社区的老年人们表演舞台短剧《我要汇款》,帮助老年居民了解如何防范金融诈骗 HSBC volunteers put on a short drama "Beware of Remittance" for elderly people in Hujialou Community, Chaoyang District, Beijing, to help senior residents learn about how to guard against





金融教育在线测试平台开发

financial frauds

DEVELOPMENT OF AN ONLINE TEST PLATFORM FOR FINANCIAL EDUCATION

多年来, 汇丰致力于协助相关机构完善中国金融教育体系, 先后通过"理财小高手"、"JA经济学"等项目开发青少年金融教育课程和课外活动、培养师资, 并在2013年推动开发中小学金融教育课程标准。2015年, 汇丰发起职业高中金融教育课程及金融教育在线测试平台发展项目, 继续支持为中小学开发出一套标准化的经济与金融理财教育学生学习评测系统, 作为实施有效教学、检验教学成果和改进教学活动的基础工具。至此, 汇丰关于青少年金融教育的系列项目已在"中小学金融教育体系的五大维度"(如下图)形成全面支持。

这一在线测试系统将成为中国第一个基于课程标准的互

动性网络教育评价平台,能够为提高中国学生的金融素养创造持续的价值。项目期间预计全国有20个城市500所中小学校与职业学校的23,000名学生获益。

学生测评工具
Student evaluation tools

P小学金融教育体系的
五大基本要素
Five basic elements of the financial literacy education system for elementary & secondary schools

课程开发
Course development

课程开发

课程开发

课程开发

课程开发

课程开发

课程开发

课程开发

For years, HSBC has been committed to helping relevant agencies improve the Chinese financial literacy education system. HSBC has successively carried out "More Than Money", "JA Economics", and some other programmes to develop financial literacy education courses and extra-curricular activities for adolescents, as well as train teachers. In 2013, HSBC launched the programme of Financial Literacy Education Standard Development in China for elementary and secondary schools. In 2015, HSBC launched the programme of financial literacy education courses at vocational high schools and online testing platform development for financial literacy education. The standardised student learning evaluation system for economics and financial literacy education at elementary and secondary schools would serve as a basic tool for realising effective teaching, evaluating teaching results, and improving teaching activities. Thus, HSBC's youth financial literacy education series of programmes are providing comprehensive support from the

"five dimensions of the financial literacy education system at elementary and secondary schools (as shown below).

The online testing system will become China's first interactive online education evaluation platform based on curriculum standards, to improve Chinese students' financial literacy and create continuous values. The programme is expected to benefit 23,000 students from 500 elementary and secondary schools and vocational schools in 20 cities across China.

推动财商教育 普及金融知识

社区青少年金融教育体验中心

COMMUNITY CHILDREN AND YOUTH FINANCIAL EDUCATION CENTRES

汇丰一直在探索多元化的手段以提高青少年财商素养,帮助他们对自己的职业发展、储蓄投资等问题做出理智的规划和决策。社区教育更具有开放性,能够影响到更多儿童、青少年及其家人,便干孩子们将学习融入生活和社会实践。

继2014年在北京和上海发起社区青少年金融教育项目之后,2015年,汇丰与公益组织合作,在广深两地政府支持下,启动"广东阿福童青少年金融教育体验中心项目",计划建成4个青少年金融教育体验中心,每个中心服务1,000名以上青少年及居民。针对不同年龄的对象,分别开展金融教育讲座、财商游戏、财商故事会等形式的活动,推广金融知识普及和金融普惠的理念与方法,让社区金融教育活动成为社区居民喜闻乐见的公共活动之一,同时改善部分社区儿童及青少年的理财行为和习惯。

HSBC is committed to exploring various means to improve children's financial literacy and helping them make reasonable planning and decisions for career development, savings, and investments. More open community education can influence more children, adolescents, and their families, and can help children integrate learning into lives and social practices.

After launching the Financial Literacy Education Programme for Community Children in Beijing and Shanghai in 2014, HSBC teamed up with charity organisation in 2015 to kick off the Guangdong Aflatoun Children and Youth Financial Education Centre Programme with the support from Guangdong and Shenzhen governments. Under the programme, it was planned to build four financial literacy education experience centres, with each centre serving more than 1,000 adolescents and residents. Financial literacy education lectures, financial literacy-related games, and story-telling activities were held for people of different ages to popularise financial knowledge and inclusive finance ideas and methods. The programme aimed to integrate financial literacy education into community life, and improve the wealth management behaviors and habits of children and adolescents in selected communities.



北京华纺易城小区的孩子们在社区金融教育体验中心参加迷你拍卖会,体会 价格和价值的概念

Children from one Beijing community gather at the HSBC-supported community financial education centre to attend a mini auction event to understand the value and price concept



在北京朱房村社区儿童绘本馆里,进城务工者的孩子们正在上财商课,在老师的指导下制作自己的"财富盒子",体会储蓄与支出和公益的概念 At Zhufang Village in Beijing, migrant children attend a financial literacy class at the community picture book library and make thier "fortune box"under teacher's guidance to understand the concept of savings.spending and charity.

复旦大学金融人才培养计划

FINANCIAL TALENT CULTIVATION PLAN

为使更多大学生能够掌握实用的金融知识,成为有国际 化视野的金融人才,汇丰支持复旦大学管理学院开设企业实 务课程、建立模拟金融实验室、参与国际顶级的模拟交易员 大赛,并开展有关可持续发展的社会实践活动。项目更强调理 论联系实际,由包括汇丰银行中高层专业人士在内的金融业 专家授课,向学生传递银行业最新实践和经验,让学生有机 会接触到企业内部的业务和实际运作,对于普及金融知识、 建设金融人才高地有深远影响。 To help more university students obtain practical financial knowledge and grow into financial talents with a global perspective, HSBC provided support for Fudan University to offer corporate practice courses, build a financial simulation lab, take part in globally leading simulation contests for traders, and carry out social practice activities on sustainability. Under the programme, greater emphasis was placed on linking theories with practices. Lessons were given by financial experts, including middle- and high-level professionals from HSBC, aiming to pass on the latest practices and experience to the students and enable them to learn about enterprises' in-house businesses and actual operations. This was beneficial to popularising financial knowledge and fostering more financial talents.



时任汇丰银行(中国)有限公司财务总监甘炳亮正在给复旦大学的学生上课 Anthony Kam, the then Chief Financial Officer of HSBC Bank (China) Company limited lectures on banking practice for Fudan students

关注弱势儿童,推动素质教育

CARING DISADVANTAGED CHILDREN AND PROMOTING EDUCATION FOR ALL-ROUND DEVELOPMENT



教育关系国家的未来。从积极参与流浪儿童 救助,到促进城乡儿童的心理健康教育,汇丰一直 致力于支持儿童教育事业的发展。2015年,汇丰 在留守儿童心灵关爱、儿童情绪健康和城乡儿童 安全教育等方面又有了新的探索。

Education has a bearing on a nation's future. HSBC has been dedicated to supporting the development of children education and initiated a wide scope of programmes ranging from street children relief to promoting the mental health for urban and rural children. In 2015, HSBC made new explorations in loving and caring for left-behind children, promoting children's emotional well-being and enhancing safety education.

促进农村留守儿童心理健康

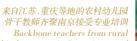
MENTAL HEALTH PROMOTION PROGRAMME FOR RURAL LEFT-BEHIND CHILDREN

在中国社会结构变迁的大背景下,留守儿童问题日益严峻。因亲情不足、依恋关系不安全而形成的创伤性成长经历,给留守儿童的生活、品德和行为形成都造成了深刻的影响,其中尤以心理健康问题最为突出。

2015年9月,汇丰资助中国社会福利基金会,在陕西、河北、河南、重庆、江苏及甘肃6个留守儿童占比较多的省份,启动"留守儿童心理健康促进项目",目前已完成30个县市70所农村试点幼儿园的筛选工作。未来三年,项目将培养出300多名能够对留守学前儿童进行有效干预的基层教师,帮助提升17,000名农村留守儿童的心理健康水平,影响全社会加强对留守儿童心理健康的重视、关心和关注。

Amid the changes in China's social structure, the issue of left-behind children is getting increasingly serious. Traumatic growing experiences due to lack of family affection and insecure offspring relationship have caused profound impacts on left-behind children's lives, morality, and behaviors, while mental health issues are the most prominent.

In September 2015, HSBC provided funds for the China Social Welfare Foundation to launch a mental health promotion programme for left-behind children in Shaanxi, Hebei, Henan, Chongqing, Jiangsu, and Gansu, where there were a large number of left-behind children. So far, 70 pilot rural kindergartens from 30 counties and cities have been selected. In the next three years, it is planned that more than 300 grassroots teachers will be trained to conduct effective intervention for left-behind preschool children, so as to help improve the mental health of 17,000 rural left-behind children and urge the whole society to pay more attention to this issue.



Backbone teachers from rural kindergartens in 6 provinces and municipalities including Jiangsu and Chongqing gather together in Nanjing to receive professional training





页目编制的教师 译导性用书 eachers manual 关注弱势儿童 推动素质教育

项目案例

"妈妈不要我了!"在绘本活动《找妈妈》开始前,阳阳(化名)忽然走到老师身旁小声说道。顿时,老师一惊,思考后告诉阳阳:"妈妈很爱你,不会不要你的。"阳阳强调:"我奶奶说,我妈是个坏女人,她不要我了。"

阳阳父母感情不和,他出生不久后,父母就外出务工,但母亲走后再也没有回来。阳阳自幼跟爷爷奶奶生活在一起,是典型的留守儿童。在隔代教养中,由于教育理念的滞后,爷爷奶奶对孩子的生活护理无微不至,但忽略了积极的情感教育,因成人间的矛盾,常常给孩子灌输消极的思想,如"你妈妈不要你了","你妈妈是个坏女人"……孩子对妈妈产生了深深的厌恶与怨恨。

在汇丰项目的支持和推动下,幼儿园老师随后深入了解了阳阳的家庭状况,先从班级入手,由老师和奶奶沟通孩子的表现与心理状况,让奶奶意识到对妈妈的负面评价会对孩子心理健康产生消极影响。与此同时,老师在班上对阳阳更加关注,经常鼓励孩子,给予正面引导,让他感受到来自老师和其它小朋友的关爱。在各方的共同努力下,阳阳慢慢有了积极的改变,现在每次参加活动都认真思考、主动发言,与老师、同学越来越亲近。奶奶反映说,看到大家如此关心和帮助阳阳,内心很受感动,她懂得了要用正确的方式爱孩子,阳阳也比以前懂事多了,感谢幼儿园让孩子参加了这个项目。

CASE STORY

"My mommy doesn't want me anymore," whispered Yangyang (alias) to his teacher before the start of a picture book activity called Finding Mom. The teacher was shocked and told Yangyang after thinking for a while, "Your mommy loves you a lot. She wouldn't do that." But Yangyang said, "My grandma told me my mommy is a bad woman and she ditched me."

Yangyang's parents were not happily married. Shortly after he was born, his parents went to work in other areas. Yet his mother never returned. As a typical left-behind child, Yangyang has lived with his grandparents since he was born. Due to outdated education concepts, Yangyang's grandparents gave him meticulous care, but little proactive emotional education. Due to conflicts between adults, his grandparents even sometimes installed negative thoughts to him, such as "your mom ditched you" and "your mom is a bad woman". As a result, Yangyang started to hate his mom.

With the support of HSBC's programme, the teacher at the kindergarten got to know Yangyang's family situation. At first, the teacher talked to Yangyang's grandma about the kid's performance and mental health situation, to help her realise the negative impacts that her negative comments on Yangyang's mom would have on the boy. Meanwhile, the teacher paid more attention to Yangyang in class. She often encouraged and gave him positive guidance, to let him feel love and care from the teacher and other kids. Under concerted efforts of all sides, Yangyang changed gradually. Now, he actively participates in activities, thinks earnestly, and takes the initiative to speak. He has become closer to teachers and classmates. His grandma was deeply touched after seeing that everyone showed so much concern for Yangyang, and she learned that a kid should be loved in the right way. She also thanked the kindergarten for letting the kid take part in the programme as Yangyang became more considerate than before.

"比比和朋友"幼儿情绪与人际能力提升

ZIPPY'S FRIENDS-IMPROVING YOUNG CHILDREN'S EMOTIONAL WELL-BEING AND SOCIAL SKILLS

中国社会的迅速发展、经济的快速增长和人口流动、城乡一体化进程的加速,会给每个社会成员,包括儿童的心理健康和社会性发展带来新的挑战;而相当比例的独生子女家庭结构,也会给儿童的身心健康成长带来诸多影响。

2015年, 汇丰支持的"比比和朋友"幼儿情绪和人际能力项目在陕西西安启动, 这是"比比和朋友"项目在中国内地实施10年以来, 首次讲入中国西部省份。项目将在未来3年

通过培训教师、开展课程以及家长参与等方式,提高陕西,北京和 天津共100,000名5-6岁幼儿园儿童应对负面情绪和社会交往的 能力,并培训1,500名幼教成为"比比"教师,熟练掌握幼儿情绪健 康基本理论和有效干预的方法。

在西安,"比比和朋友"三期项目与西安文理学院幼儿师范学院合作,在当地教委的支持下,3年共设立100所示范园,培训430名一线教师,使21,000名孩子系统参与课程,并进行科学的评估,最终有效促进儿童的情绪识别和人际交往能力。

Along with China's rapid social development, fast economic growth and population mobility, and accelerating urban and rural integration, everyone in the society, including children, is facing new challenges in terms of mental well-being. Moreover, the structure of one-child family may also cause impacts on children's mental development.

In 2015, HSBC-funded Zippy's Friends programme on emotion and social skills was launched in Xi'an, Shaanxi. It was the first time that Zippy's Friends reached China's western regions after it was introduced into the country 10 years ago. Under the programme, over the next three years, it is expected to improve 100,000 5-6 year-old kindergarten children's ability to cope with negative

emotions and improve social skills in Shaanxi, Beijing and Tianjin through teacher training, course offering, and parents' involvement, and turn 1,500 pre-school teachers into Zippy teachers who know well the fundamentals of children's emotional health and effective intervention methods.

Under the Phase III of Zippy's Friends programme, thanks to the cooperation with the School of Kindergarten Teacher Education of Xi'an University and support from local education authorities, 100 demonstration kindergartens will be set up in three years, and 430 teachers will be trained. A total of 21,000 children will take the courses and undergo scientific evaluations. The programme will effectively promote children's emotion recognition and social skills.



"比比和朋友" 幼儿节目表演 Kids' performance on Zippy's Friends Programme launch

相关背景

"比比和朋友"项目是英国一家公益组织"儿童好拍档"专为5-7岁儿童设计开发的,关注儿童情绪健康与提升社交技巧的教育项目。该项目由世界卫生组织认证,已在全球30个国家和地区推广成功。2004年,汇丰银行慈善基金把"比比和朋友"项目引入香港,2005年引入内地。2008年开始,汇丰支持中国教育科学研究院的专业团队与北京、天津等地的教研室和教育机构合作,在幼儿园可持续地开展该项目,迄今已经有240多个北京和天津的幼儿园参与其中,总受益儿童近10万人。相关评估数据表明,课程提升幼儿应对情绪与人际问题的能力有效率高达95%以上。

BACKGROUND

Designed by Partnership for Children, a British non-profit organisation, or 5-7 year-old children, Zippy's Friends is an educational programme for improving children's emotional health and social skills. The WTO-certified programme has been successfully launched in 30 countries and regions around the world. HSBC's charity trust, Hongkong Bank Foundation, prought Zippy's Friends into Hong Kong in 2004 and the Chinese mainland in 2005. From 2008 on, HSBC has been supporting the professional teams of the National Institute of Education Sciences to work with the teaching and research institutions in Beijing and Tianjin to carry out the programme at kindergartens. Currently, more than 240 kindergartens in Beijing and Tianjin are involved in the programme, benefiting nearly 100,000 children. According to relevant evaluation data, the efficiency of the programme in improving young children's ability to cope with emotional issues and social problems runs as high as over 95%.

"果果和朋友"──促进小学生情绪健康

APPLE'S FRIENDS -ELEMENTARY SCHOOL STUDENTS EMOTIONAL WELL BEING AND SOCIAL SKILL DEVELOPMENT PROGRAMME

"果果和朋友"项目基于"比比和朋友"项目多年的经验,主要针对处在社会化和情感适应期的小学低年级学生,在全国8个省市的33所小学开展,计划在三年内培养500名"果果"教师,为17,000名6-9岁的学生进行6个单元26课时的分组教学,提升孩子应对负面情绪和开展社会交往的能

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力。整个过程中,教 师层面将参与集体备 课,接受教学指导; 班级层面将创设教学 环境,满足孩子个性 化的情感需求;学校 层面将分地区组织校 间协作组,进行经验 分享和交流。家长还 将得到项目组编写的 《"果果和朋友"家长 指南》、《"果果和朋 友"家庭活动手册》, 使他们能更深入地关 注和参与项目, 巩固学 生的学习成果。

ple's Friends programme was mainly designed for students in lower grades at elementary schools in adapting to society and negative emotion. Currently, the programme has been carried out at 33 elementary schools from eight provinces and municipalities across China. It is expected that 500 "Apple" teachers will be trained within three years, so as to provide teaching of 26 class hours in six units for 17,000 6-9 year-old students to boost their ability to cope with negative emotions and improve

Based on years' experience from Zippy's Friends programme, the Ap-





ative emotions and improve their social skills. In the process, teachers will take part in collective lesson-planning and receive teaching instructions, and cultivate a sound teaching environment to meet children's personalised emotional needs. Moreover, inter-school collaboration teams will be set up on a region-by-region basis to share experience and exchange ideas. Parents will also be provided with the Parents' Guide for Apple's Friends and the Family Activity Manual for Apple's Friends developed by the programme team, to enable them to pay more attention to the programme and get more deeply involved in it, and reinforce students' learning outcomes.

全国福利机构儿童养育及教育发展

NATIONAL WELFARE HOME CHILDREN EDUCATION AND SOCIAL INCLUSION

为推动全国福利机构树立"养教并重"的理念,将儿童成长教育活动纳入日常服务项目中,以促进收养儿童在情感、语言及社会性等方面的发展,汇丰开展了多个支持福利院儿童成长教育的项目。2015年,汇丰再度投入资金,资助中国社会福利基金会启动"全国福利机构儿童养育及教育发展项目",通过全面培训全国儿童福利机构的骨干和工作人员,提升机构开展儿童科学养育及教育的水平和能力。项目采取分级培训和普及模式,希望将"养教并重"的理念和方法渗透到各级福利院每个养育者和教育者的心理和行动上,给予收养儿童一个寓教于养、充满关爱的童年。预计将有4万余名儿童福利院的工作人员接受系统培训和工作指导,3万余名孤残儿童直接受益。

To promote Chinese welfare institutions to develop the concept of placing equal emphasis on rearing and education, include children's development education activities in daily services, and facilitate adopted children's emotional, linguistic, and social development, HSBC has funded a host of programmes to advance the growth and education of children with welfare institutions. In 2015, HSBC provided funds for the China Social Welfare Foundation again to launch the "National Welfare Home Children Education and Social Inclusion Programme". By training backbone members and staffers at children's welfare institutions across China, the programme improved the ability of these institutions to raise and educate children in a scientific manner. Through classified training and dessemination, the programme aimed to infiltrate the idea and methods of "placing equal emphasis on rearing and education" into the mind and actions of caregivers and educators with welfare institutions on all levels, thereby offering adopted children a fun and educational childhood full of love and care. It is estimated that the programme will offer all-around training and work guidance for more than 40,000 staffers with children's welfare institutions, directly benefiting over 30,000 orphans and disabled children.

康佑城乡小学生安全自护

INTRODUCTION OF SAFETY EDUCATION TO CHINESE ELEMENTARY SCHOOLS

儿童安全一直是社会关注的焦点。2015年, 汇丰资助中 国教育科学研究院发起"康佑城乡小学生安全自护项目", 致

力于加强小学生的安全防范 意识和技能,提高学校的安 全教育水平。项目将在北京、 青岛、重庆和贵州4个地区 的370所小学进行试点,约 155,000名学生和10,000名 老师将参与安全自护的学习 活动。

> 汇丰志愿者在社区组织 "儿童安全大冲关"活动 HSBC's volunteers organise Children's safety knowledge competition in a community

Children's safety has always been a focus of social attention. In 2015, HSBC provided funds for China's National Institute of Education Sciences to launch the programme of Introduction of Safety Education

to Chinese Elementary Schools, aiming to heighten elementary school students' safety protection awareness and skills and beef up schools' safety education levels. Under the programme, pilot run will be carried out at 370 elementary schools in Beijing, Qingdao, Chongqing, and Guizhou, and approximately 155,000 students and 10,000 teachers will participate in the learning.



完善养老服务,实现残健共融

IMPROVING ELDERLY CARE SERVICE AND PROMOTING INTEGRATION OF PEOPLE WITH PHYSICAL DISABILITIES



汇丰多年来始终不遗余力地支持中国养老事业的发展。"汇丰中华慈善老人关怀计划"运作近20年共开展165个公益项目,为养老行业提供软硬件支持,不断完善养老服务。2015年,汇丰继续资助中华慈善总会长期照护专业委员会启动两个有关农村和城市养老的新项目,填补农村养老的空白,积极探索社区养老、居家养老的模式,引领中国社会化养老的新趋势。在残障群体融入社会方面,汇丰也持续通过项目和员工志愿者活动来提升残障人士在社会的共融和发展。

Over the years, HSBC has consistently supported China's elderly care services. The HSBC China Charity Elderly Care Programme has been in operation for nearly twenty years and carried out a total of 165 projects, providing hardware and software support for the elderly care industry, facilitate the development of industry standards, and continuously improve elderly care services. In 2015, HSBC provided funds for two new projects on rural and urban elderly care run by the Long-term Care Committee of the China Charity Federation, which aims to fill in the blank of rural elderly care and actively explored community-based and home-based elderly care models in cities. Through special programmes and staff volunteer activities, HSBC also keeps promoting the integration of people with physical disabilities into the society.

社区老年人互助式日间照料中心示范站点建设

HORD CHINA CHARITY FINERLY CARE PROGRAMME. PILOT OF MILITIAL HELP COMMUNITY_RAGED FINERLY CARE GERVICE STATION

目前我国老年人口总量已超过2亿,占我国总人口的15.2%,其中失能失智的老人约4,000万人。为应对急速到来的中国老龄化,汇丰希望通过探索建立由社区中低龄老人照护高龄失能老人的"社区互助式日间照料中心示范站点"模式,解决现有日间照料中心设施不完善、人员专业化水平低、志愿者缺口大等问



题,满足失能、半失能老年人 日常照护的基本需求。

项目于2015年10月启动,在北京和天津遴选6个日间照料中心示范站点,并配备相应设施,动员各个社区内广大的健康低龄、富有爱心的中老年人,开展照护与康复技能培训,吸引社区高龄失能、半失能老年人来到日间照料中心,建立互助社并开展日常照料活动。

Currently, China has more than 200 million elderly people, taking up 15.2% of the total population, including about 40 million disabled old people. To cope with the fast ageing of China's population, HSBC hopes to explore a model of mutual help community-based elderly care service stations, under which disabled senile people are cared for by those who are younger, to address day care centres' poor facilities, not-so-professional staffers and shortage of volunteers, and meet the basic needs for daily nursing of disabled and guasi-disabled old people.

The program was launched in October 2015. Six day care centres in Beijing and Tianjin were selected as pilot stations and equipped with relevant facilities. Healthy and loving middle-aged and old people in the communities were mobilised to take training in nursing and rehabilitation skills to attract disabled senile people and guasi-disabled old people in the communities to come to the day care centres, so as to set up mutual help stations and carry out daily care activities.

农村失能失智老人长期照护

IMPROVING RURAL WELFARE HOME'S LONG TERM CARE CAPACITY TO RETTER SUPPORT RURAL LEFT-REHIND FLDERLY PEOPLE

据中国老龄科学研究中心的研究数据显示, 2010年中 国城乡失能老人共计4,031万,其中农村的失能和部分失能 老人占总数的65%。由于失能失智老人对长期照料护理有 较高的要求,但农村的专业经验匮乏,青壮年外出打工,留 守老人们很难获得满意的照护。为缓解农村失能失智老人的 养老危机, 汇丰与中华慈善总会合作, 在10省区开展农村敬 老院标准化体系建设,添置设施设备,培训农村敬老院职业 院长和职业养老护理员,以填补农村失能失智老人长期照护 的空白。至2017年, 试点地区预计有超过3,500名社会老 人到所在地区敬老院接受专业照护服务,农村留守老人的晚

年生活质量将大大 改善。

According to the data from China Research Centre on Aging, in 2010, there were 40.31 million disabled old people in the urban and rural areas in China, with rural disabled and partially-disabled old people accounting for 65%. Old people suffering disabilities and dementia require intensive long-term care, but professional experience in this field is in short supply in the rural areas. Moreover, in the rural areas, most young adults choose to leave hometowns to work in other areas. As a result, it is very difficult for left-behind old people to receive satisfactory care. To ease the crisis faced by rural old people suffering disabilities and dementia, HSBC joined hands with the China Charity Federation to establish a standard system for rural nursing homes in 10 provinces, provided facilities and equipment, and trained professional directors and caregivers for rural nursing homes, so as to fill in the gap of long-term care for rural old people

> suffering from disabilities and dementia. By 2017, it is expected that more than 3,500 old people in the pilot areas will receive professional care from local nursing homes, so as to significantly improve the living quality of rural left-behind old people.



项目受益点之一: 北京市门头 沟区潭柘寺镇社会福利中心 One project site: the Beijin

"追球健康、追球快乐"轮椅网球残健融合公益行动

WHEEL CHAIR TENNIS-DISABLED PEOPLE SOCIAL INCLUSION PROGRAMME

中国有超过8,500万残障人士, 然而社会大众对于残 障群体的认识比较片面, 缺乏积极和尊重的视角, 也缺少与 残障群体的互动。为进一步提升社会残健融合,帮助北京、 上海、广东三地爱好体育运动的残疾人重拾生活的快乐, 汇丰资助"追球健康、追球快乐"轮椅网球残健融合公益行 动, 为残障人网球队伍提供运动轮椅, 组织身体条件允许的 残疾人参加轮椅网球运动,通过网球协会、俱乐部,邀请网 球志愿者参与融合互动活动, 并举办"一站一坐" 友谊赛, 以 达到增强体质、残健共享快乐的目的。

China has more than 85 million disabled people. However, the public do not have adequate understanding of disabled people, or actively help and respect the disabled, and are less willing to interact with them. To further enhance the social inclusion of disabled people and help sporty disabled people in Beijing, Shanghai, and Guangdong to regain the joy of life, HSBC funded the Wheel Chair Tennis-Disabled People Social Inclusion Programme to provide sport wheelchairs for disabled tennis teams, and organised disabled people in good condition to take part in wheelchair tennis. With the help of tennis associations and clubs, tennis volunteers were invited to take part in the inclusion and interaction activities. Armchair tennis matches were held to strengthen disabled people's physical health and bring joy to them.

北京"一站一坐"网球友谊籍 Award ceremony of Beijin armchair tennis match



受益人反馈

WORDS FROM BENEFICIARY

激发社区活力,推动社会和谐

STIMULATING COMMUNITY VITALITY AND PROMOTING SOCIAL HARMONY



社区是老百姓生活中最基本、最重要的社会单元,关于社区发展的方方面面总能牵动人们的神经,社区的环境卫生、文化氛围、志愿精神以及居民参与社区事务的热情,都是影响社区居民生活品质的重要因素。

汇丰长期以来关注中国内地的社区发展并投入了大量资源支持社区层面的公益项目。发轫于2013年,"汇丰社区伙伴计划"业已成为国内规模最大的社区建设项目之一。截止2015年底,该项目已累计投入3,000万元,在全国13个城市的试点社区支持社区组织的发展,通过与各地公益机构和基层政府合作,积极调动居民参与社区建设的热情,"汇丰社区伙伴计划"为企业参与社区建设探索出一条可行的路径。

Community is the most basic and important social unit. All aspects of community development are of great concern to residents. Environmental hygiene, cultural atmosphere, volunteerism and residents' enthusiasm to participate in community affairs are all key factors influencing the life quality of residents.

HSBC has long been committed to the community development in Chinese mainland, and has devoted large amounts of resources to support community-based public welfare programmes. Launched in 2013, the HSBC Community Partnership Programme has become one of the largest community building projects in China. As of the end of 2015, RMB30 million has been donated to the Programme to support development of community organisations in 13 cities nationwide. By teaming up with charity organisations and grassroots governments, the Programme has actively mobilised residents' enthusiasm to participate in community development. The HSBC Community Partnership Programme has explored a practicable approach for enterprises to participate in community development.

汇丰社区伙伴计划

HSBC COMMUNITY PARTNERSHIP PROGRAMME

"汇丰社区伙伴计划"是中国第一个由企业发起的系统支持 社区建设的大型公益项目,项目从种子、萌芽到成长,历经了三个 阶段:

- 一期项目: 于2015年10月结束, 4个试点城市的108个中标项目开展了超过1.5万场次的社区活动, 涉及社区管理、社区互助、社区环保和社区融入等关键议题, 直接服务社区居民约20万人次, 间接受益人数达80万。
- 二期项目: 自2015年4月启动以来, 历经为期半年多的 社区选点、政府洽谈、社区调研以及提案征集和筛选等阶段, 已于2015年11月完成全部10个城市的项目招投标工作, 撬动 政府社区建设资金756.7万元。各地共198个中标项目, 涉及 亲子教育、文化传承、邻里互助、社区卫生爱护等社区生活的

多个方面。目前均已有条不紊地开展。为了规范资金使用,项目还成立了22个社区基金,并开发了社区基金线上管理平台,使试点社区居民可以更加方便地申报社区提案并寻求项目资助。同时,项目在各个试点社区共发掘了55位社区居民成为社区协调员,这些协调员在其所在社区都具有很强的号召力,使项目可以更有效地深入到居民当中。通过为居民介绍项目、发动居民就社区问题形成提案、为社区组织提供指导和帮助,社区协调员承担起了联通社区和项目的作用。此外,二期项目也尽力将普通居民纳入到社区提案的评审环节当中。以上尝试对于调动居民参与社区事务起到了正向的效果。

• 三期项目: 将于2016年启动, 预计覆盖全国13个城市 50余个社区, 在二期的基础上新增佛山、东莞和惠州三地。 large-scale charity programme initiated by a company to provide systematic support for community development. It consists of three

- Phase I: The Phase I programme was completed in October 2015, 108 winning projects in 4 pilot cities organised more than 15,000 community activities, in key topics such as community management, community-based mutual support, green communities, and community inclusion, and directly benefiting about 200,000 community residents, with 800,000 indirect beneficiaries.
- Phase II: Since its launch in April 2015, the Phase II programme underwent community selection, negotiations with government, community survey, and proposal solicitation and screening. In November 2015, the programme bidding work was completed in all of the ten pilot cities, attracting governmental funds of RMB7,567,000 for community development. A total of 198 projects won the bidding, involving all aspects of community life, such as education, cultural inheritance, neighborhood assistance, and environmental hygiene. Currently, these projects are being carried out in an orderly manner.

The HSBC Community Partnership Programme is China's first To regulate fund utilisation, 22 community funds were set up, and an online fund management platform went live for the residents from the pilot communities to submit community proposals and seek assistance. Meanwhile, 55 residents from the pilot communities were selected as community coordinators. These coordinators had strong appeals in their communities and could help the programme reach residents more effectively. By introducing the programme to residents, mobilizing residents to map out proposals about community-related issues, and providing guidance and assistance for community organisations, the coordinators could well connect the programme with communities. Moreover, under the Phase II programme, efforts were made to include ordinary residents in the review of community proposals. The foregoing attempts produced positive effects on mobilizing residents to take part in community affairs.

> Phase III: Public bidding for community building projects is expected to be launched in 2016, covering more than 50 communities in 13 cities nationwide. Apart from the cities covered in the second phase, another three cities will be added, namely Foshan, Dongguan, and Huizhou.



项目故事

了名的"问题社区"。"汇丰社区伙伴计划"在该社区实施以来,社区协调 员充分利用自己在社区里的影响力,向大家宣传项目理念,号召居民对社 区问题说出自己的想法、辅导居民形成社区提案。如今,景明佳园已形成8 个居民自发组织的社区服务项目,居民开始走出家门,通过自发地链接资 源,推动解决了多项议题。两年来,居民对项目的态度由冷漠逃避逐渐变 为主动参与,以居民为主体的社区建设力量正在萌芽。



汇丰社区伙伴计划



FEEDBACKS

保护生态环境,建设绿色银行

PROTECTING ENVIRONMENT AND BUILDING GREEN BANK



2015年, 汇丰继续践行绿色银行理念, 主 要开展了以下工作:

- 以国际最高标准控制贷款环境风险
- 开展绿色运营
- 开发绿色金融产品
- 大力推动环境保护项目:
- 保护中国珍贵的淡水资源
- 在全球生物多样性热点区域保护濒危物种
- 为公众参与自然保护搭建平台

- Conserve China's precious freshwater resources.
- Preserve endangered species in biodiversity
- Build a platform for the public to take part in nature conservation.

促进绿色银行建设



2015年10月14日, 汇丰银行作为联席 和绿色债券顾问,为中国农业银行(以下简称 "农行") 在其 150 亿美元中期票据项目下提

本次绿色债券是中国金融机构发行的第 格的绿色项目提供融资,项目主要集中在可 再生能源、能源效率、可持续废弃物管理、土 管理这六个领域。

农行首笔绿色债券的成功发行,再次显示 丰富经验及在绿色债券市场的卓越资历。

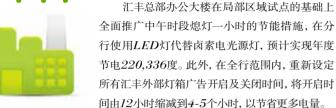
地的可持续利用、清洁运输和可持续水资源 waste management, sustainable land use, clean transport

管理环境足迹

MANAGING ENVIRONMENTAL FOOTPRINT



"午间熄灯一小时"等节能措施





• 垃圾集中管理和分类收集

借鉴于汇丰中国总部大楼实行垃圾集中处理 的经验, 汇丰在2015年将这一环保新举措推广到 了全部分行办公室,通过撤除每个员工座位旁的 垃圾桶,在办公区域设置集中的收集点,实现了 垃圾的集中化管理和分类回收。该项举措使汇丰 中国的垃圾丢弃量较2014年整体减少了36%。



• 绿色会议和低碳出行



汇丰中国在各分行增加安装视频会议系统, 以减少出差的需求。仅上海分行通过视频会议减 少的差旅次数,在2015年就达到了4995次。同 时, 汇丰推荐全行员工针对部分路线优先选择" 铁路"选项,由运营管理部定期提供数据报告以 帮助部门改善出差安排,减少碳排放。



☞ ☞ ☞ ● 员工环保知识宣传



除了和员工一起创设绿色办公环境, 汇丰还 通过各种形式向同事们宣传环保知识, 如坚持使 用再生纸做笔记和草稿, 控制纸张打印, 招待客 户时使用玻璃杯代替一次性纸杯等,鼓励员工将 环保贯彻到日常工作中。

• "One Hour Off" and Other Energy Conservation

After conducting pilot run in specific office areas, HSBC further promotes the "One Hour Off" initiative, under which employees are encouraged to turn off the lights during their lunch break, in its HQ building. At HSBC branches, halogen lamps were replaced with LED lamps, with an expectation to save 220,336 kWh annually. Moreover, the opening and closing times of all HSBC's outdoor advertising light boxes were reset, and the opening time was shortened from 12 hours to 4-5 hours, so as to reduce power consumption.

• Centralized Waste Management & Classified

Drawing upon HSBC China headquarter's experience in centralized waste disposal, in 2015 HSBC promoted the new measure to the offices of all of its branches. By removing trash cans near employees' seats and establishing centralized collection points in office areas, the bank successfully achieved centralized waste management and classified collection. As a result, in 2015 the litter amount of HSBC China dropped by 36% from 2014.

• Green Meeting and Low-Carbon Travel

HSBC China installed video conferencing systems at all its branches, so as to reduce the need to travel. At HSBC Shanghai alone, in 2015 a total of 4.995 business trips were reduced thanks to the video conferencing system. Meanwhile, for some routes, HSBC recommends all employees to travel by train as much as possible. Moreover, the operations management department would regularly provide data reports to help departments improve business travel arrangements, thus to reduce carbon emissions.

Publicity of Environmental Knowledge Among **Employees**

In addition to working with its employees to create green workspace, HSBC publicizes environmental knowledge to the employees through various approaches, such as using recycled paper for notes and drafts, controlling the use of paper printing resources, replacing disposable paper cups with glasses when entertaining clients, and encouraging employees to practice environmental conservation in daily work.

自2010年起, 汇丰每年参加世界自然基金会(WWF) 倡 导的地球一小时活动,在活动时段内关闭汇丰办公楼内照明灯 活动,以实际行动保护我们的地球和资源。2015年,汇丰中国 参加地球一小时活动的分行由2013年的62家扩展到127家 分支行。

大力推动环境保护项目

VIGOROUSLY LAUNCH ENVIRONMENTAL PROTECTION PROJECTS

中国自然观察

NATURE WATCH

中国是世界上生物多样性最为丰富的国家之一,但由于缺 乏种群和栖息地基本信息、保护区覆盖不足,许多受胁物种生 存状况持续变差。

汇丰2015年资助山水自然保护中心开展的"中国自然观 察"项目旨在充分发挥民间组织的力量,填补濒危物种信息空 白,增进公众对生物多样性保护的关注和参与。2015年下半 年,项目开始对本土生物多样性进行数据调查和保护情况评 估,重点关注《中国自然观察报告2014》中识别出来的最受关注受 胁物种分布集中区域和信息空缺区域。

项目计划在三年内, 为鸟类、兽类和植物民间社会团体提供调 查和数据分析方面的培训12场;获得全国不少于30种国家1级保护 鸟类的更新分布信息,识别未受保护区覆盖的关键栖息地;搭建物 种数据库信息分享平台; 开展15轮与调查和民间保护实践结合的自 然体验活动;并带动相关政策的制定和推广。





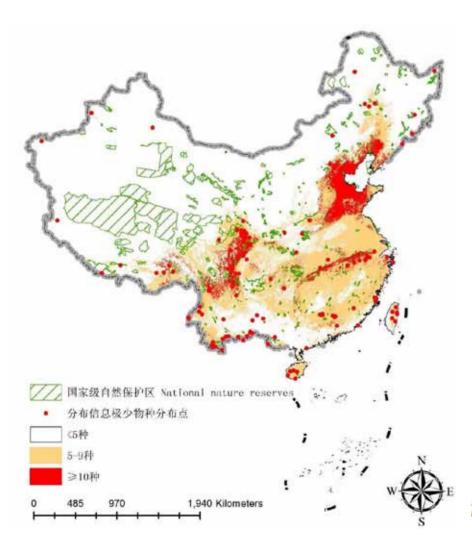
保护生态环境 建设绿色银行

China is one of the most bio-diversified countries in the world. However, as basic species and habitats information as well as nature reserves coverage are insufficient, many endangered species' living conditions keep deteriorating.

In 2015, HSBC funded Shanshui Conservation Centre to carry out the China Nature Watch programme, aiming to fully mobilize public resources to obtain information about endangered species and promote the public's participation in biodiversity conservation. In the second half of 2015, the programme team started to conduct a biodiversity survey and an evaluation across China, focusing on the areas where most endangered

species drawing highest attention and where related information is insufficient according to the China Nature Watch Report 2014.

In the next three years, the programme team plans to provide 12 training sessions on the survey and associated data analysis for NGOs engaged in bird, mammal and plant protection, to update information about the distribution of no less than 30 species of national Class I protected birds, and to identify key habitats not covered by nature reserves. Meanwhile, it will build a platform for sharing information, conduct 15 nature experience activities, and facilitate the formulation and promotion of relevant policies.



最受关注的濒危物种分布集中区域 Distribution of Most Endangered Species

大熊猫保护地国家公园示范

GIANT PANDA NATIONAL PARK DEMONSTRATION

世界上最珍贵的动物之一大熊猫因其数量稀少,且为中国特有,对其的保护工作已成为自然保护的标志性工作。目前,我国大熊猫保护地面临的主要问题之一是缺少统一的管理机制和模式,使保护地管理的有效性和可持续性无法达到最大化。

2015年, 汇丰支持保护国际基金会在四川省内首先尝试以民间机构的身份参与保护地管理, 通过建立试点国家公园, 既达到保护野生大熊猫生态系统完整性的目的, 又为公众提供旅游和自然教育的机会和场所。

项目与四川省林业厅合作,将首个试点地选在四川鞍子河大熊猫省级自然保护区及其周边地区。汇丰将支持完成鞍子河保护地国家公园的总体规划和设计,建设围绕"大熊猫保护"的自然教育体系,为更有效、更可持续的管理保护地提供试点示范。

As the giant panda is the rarest member of the bear family only found in China, giant panda conservation has become an iconic task. At present, one of the main problems is that a uniform management mechanism and model is not in place. As a result, it is difficult to manage the panda habitat in the most effective and sustainable way.

In 2015, supported by HSBC, Conservation International (CI) made its first attempt to take part in reserves management as an NGO in Sichuan. By building a pilot national park, its aim is to preserve the integrity of the ecosystem where wild giant pandas live and provide an opportunity and place for the public to travel and receive nature education.

In cooperation with the Sichuan Provincial Administration of Forestry, the programme team selected Sichuan Anzihe Giant Panda Nature Reserve as the first pilot area. HSBC will provide support for the overall planning and design of Anzihe Reserve National Park, and the construction of a nature education system focusing on giant panda conservation, thus to provide a model for more effective and more sustainable reserves management.







相关背景

"国家公园"的概念源自美国,是指国家为了保护一个或多个典型生态系统的完整性,为生态旅游、科学研究和环境教育提供场所,而划定的需要特殊保护、管理和利用的自然区域。国家公园的模式将保护地封闭式的管理改变为科学的、系统化的、开放式的管理,从而让更多的机构、团体、个人都能参与和投入到保护工作中来,同时重视对公众的环境教育,让公众在体验大自然美好的同时,认识到保护工作的重要性。

汇丰和保护国际发起的这一项目即是希望通过"国家公园"模式试点,建立中国第一个由政府和民间机构共同管理的 保护地,倡导公众和社会参与自然保护。

BACKGROUND

Originated in the U.S., the "national park" concept refers to a natural area delimited by the state to preserve the integrity of one or more typical ecosystems and provide a place for ecological tourism, scientific research and environmental education, subject to appropriate protection, management and utilisation. Under the national park pattern, reserves will shift from closed management to scientific, systematic and open management, thereby allowing more organisations, groups and individuals to take part in conservation. Meanwhile, they put a high premium on providing environmental education for the public, so that people can realize the importance of conservation while getting a taste of the beauty of nature.

By initiating the programme, HSBC and CI intend to build China's first national park jointly managed by the government and an NGO, and encourage the public to participate in nature conservation.

保护生态环境 建设绿色银行

长江上游水源林地保护

UPPER VANGTZE RIVER WATERSHED FOREST CONSERVATION PROJECT

长江上游水源林地保护项目由"汇丰水资源计划"支持,由山水自然保护中心联合川甘两省的林业保护部门共同开展。项目分布在四川平武县、理县、唐家河国家级自然保护区、甘肃白水江国家级自然保护区,属于岷山山系、岷江和嘉陵江流域,是全球生物多样性热点地区。

2015年,项目通过建立社区基金、进行能力建设培训的方式继续支持5个水源地社区实践生态补偿机制,在2个县和2个保护区推动生态补偿政策的实施,建立水源林地数据收集和监测系统,并将改良的工作模式总结、提交给川甘两省政府,在省内及其它地区推广。项目实施后,预计300,000公顷以上的水源林得到有效保护;5个社区,5000人直接受益,辐射20个社区,影响成都市100万人的饮水安全。

Supported by the HSBC Water Programme, the Upper Yangtze River Watershed Forest Conservation Project is jointly carried out by Shanshui Conservation Centre and the provincial forestry departments of Sichuan and Gansu. The project covers Sichuan's Pingwu County, Lixian County and Tangjiahe National Nature Reserve, and Gansu's Baishuijiang National Nature Reserve. These areas are located in the Minshan Mountains and the basins of Minjiang River and Jialing River, part of global biodiversity hotspots.

In 2015, by establishing a community fund and providing capacity building training, the project team continued to support ecological compensation practices in the five watershed areas. In two counties and two reserves, they promoted the implementation of ecological compensation policies, built data collection and monitoring systems for watershed forest, and submitted reports on the improved work style to Sichuan and Gansu governments for further promotion. With the implementation of the project, an estimated area of over 300,000 hectares of watershed forest will be effectively protected, directly benefiting 5,000 people in the five communities and indirectly benefiting another 20 communities nearby. Given this, the project will affect the drinking water security of up to 1 million people in Chengdu.



森林与水关系监测数据收集 Collecting and monitoring data on the relationship between forests and water

长江上游山区无动力污水处理系统

WASTE WATER AND SEWAGE TREATMENT SYSTEM FOR VILLAGES IN UPPER YANGTZE MOUNTAINS

汇丰支持保护国际基金会在长江上游地区开展的"山区无动力污水处理系统项目"在2015年取得重要进展:四川卧龙、贡嘎山、黑竹沟、栗子坪、鞍子河5个项目点的无动力污水处理系统及标识牌全部安装到位,加大对公众的宣传力度;与四川省地质矿产勘查开发局合作,完成第一轮水质检测工作;将系统处理后的出水与生态农业相结合,在各项目点开展生态农业建设,种植土豆等作物;组织专家走访调查,编写《无动力污水处理系统项目成效的调研及推广建议》调研报告。

项目开创的这套高效、低成本的污水处理系统得到政 府部门的高度认可,已在保护区周边的农村进行推广,有效 解决了长江上游重要支流农村地区的水污染问题。 In 2015, run by CI with support from HSBC, significant headways were made for the Non-Power Waste Water and Sewage Treatment System Project for Villages in Mountains Along the Upper Reaches of Yangtzee River: In five sites covered by the project, namely Sichuan's Wolong, Gongga Mountain, Heizhugou, Liziping and Anzihe, all the necessary non-power waste water and sewage treatment systems and related signs were installed; project promotion was stepped up among the public; in cooperation with the Sichuan Bureau of Geology & and Mineral Resources, CI completed the first round of water quality testing; effluent treated by the system is used for eco-agriculture, such as potato planting; experts were organized to conduct relevant interviews and surveys, and write a report entitled Survey on the Effect of the Non-Power Waste Water and Sewage Treatment System Project and Promotion Recommendations.

Highly regarded by the related authorities, the efficient, low-cost waste water and sewage treatment system pioneered under the project has been further rolled out in rural areas surrounding the reserves, effectively reducing water pollution in rural areas along the key branches of the upper Yangtze River.



2015年5月8日, 贡嘎山项目点的标识标牌完成制作与安装。以色列专家设计的以蓝天, 白云为背景, 融入代表贡嘎山特色的雪山, 青松等元素的标识标牌, 将沉淀池、生物滤池、人工湿地等无动力污水处理系统工艺形象生动的展示给公众, 同时利用卡通人物围绕其间耕作、玩乐的形象, 体观这一项目给当地社区居民生活带来的美好改变。

On May 8, 2015, the logo sign was installed at the project site of Gongga Mountain. With blue sky and clouds as background, the sign contains elements that represent Gongga Mountain, such as snow mountains and pine trees. It presents a vivid picture of the non-power waste water and sewage treatment system comprising of a sedimentation basin, bio-filter and constructed wetland. With cartoon figures, it showcases the wonderful changes to be brought about by the project to local residents' lives.

关爱员工,构建最佳工作场所

CARING FOR EMPLOYEES AND BUILDING A BEST PLACE TO WORK



促进员工沟通

PROMOTING INTERNAL COMMUNICATION

汇丰高度重视员工沟通,通过公开透明的民主协商机制及时进行主要人事政策的制定与变更。2015年,汇丰紧紧围绕"构建最佳工作场所"这一工作重心,丰富员工与管理层的沟通方式,促进多渠道、全方位的双向沟通,及时反馈和落实员工意见、解决员工诉求,营造民主、公开的沟通环境,提升员工的满意度。

- 修订完善制度: 在修改《员工手册》、《员工行为准则》 等重要劳动制度的过程中, 汇丰严格遵照法律要求, 通过内部 民主协商等法定程序, 在吸收全体员工意见的基础上, 完成各项制度的修订与落实。
- 落实员工反馈: 基于2013年全球员工调查的反馈, 汇丰有针对性地成立了激励机制沟通、员工职业发展、员工培训与发展、工作生活有机结合等四个员工意见的工作落实小组, 并由领导班子成员亲自担任落实小组负责人。四个工作小组均在2015年开展了有针对性的主题活动以加强员工队伍的凝聚力。

HSBC attaches great importance to internal communication. Key personnel policies are promptly formulated and changed through an open and transparent democratic consultation mechanism. In 2015, focusing the aim of "building the best place to work", HSBC enriched the ways of communication between employees and the management, to promote two-way communication through various channels, promptly obtain and implement employees' suggestions, and address their appeals, thereby creating a democratic, open communication environment and improve employee satisfaction.

- Revising and improving policies: When revising key policies such as Employee Handbook and Employee Code of Conduct, HSBC strictly follows applicable legal requirements, and revises and implements these policies by going through mandatory procedures, such as internal democratic consultation after soliciting all employees' suggestions.
- Implementing employees' suggestions: According to findings in its 2013 global employee survey, HSBC set up four teams for implementing employees' suggestions. Headed by HSBC's management, these teams are responsible for collecting employees' suggestions on the incentive mechanism, career development, training and development, as well as work-life balance respectively. In 2015, they carried out various themed activities to boost employee cohesion.

打造员工职业通道

BUILDING EMPLOYEE CAREER PATH

汇丰一直以来坚持内部培养为主、外部招聘为辅的人才竞争战略,通过打造一支不断壮大的高素质本地人才队伍,来支持和实现银行业务的可持续增长。

• 汇丰中国职业探索日: 2015年,北京、深圳、青岛等主要分行举办了"汇丰中国职业探索日"活动,为员工提供了解银行内部各部门职责与岗位需求的平台,从而鼓励员工有前瞻性地规划在汇丰的长期职业发展。

HSBC has always been pursuing a talent strategy focusing more on internal talents than those recruited externally. It strives to build a growing team consisting of high-quality local talents to support and achieve its sustainable growth.

• HSBC Career Fair: In 2015, HSBC China held the HSBC Career Fair at its key branches in Beijing, Shenzhen and Qingdao. It provides the employees with a platform for understanding the responsibilities of various departments within the bank and their job requirements, thereby encouraging them to better plan their long-term career development at HSBC.

- 在线培训平台: 汇丰在中国内地推出"全球汇丰在线商学院"平台,为不同业务与职能条线的员工提供定制化的学习平台与在线课程组合。2015年,6,000名员工参加课堂培训超过15.000天,在线培训80.000多小时。
- 培养本地人才: 汇丰中国在总行层面专门成立了以行长为组长的人才发展委员会, 定期选拔并培养高才能、高潜力的本地优秀人才, 前瞻性地为他们度身定制与规划个人职业发展轨迹。此外, 2015年, 在应届毕业生中享有较高知名度的"银行家管理培训生"项目共培养43名新招聘的管理培训生加入汇丰中国。
- 诚信合规教育: 2015年, 为配合全球标准等合规项目的 落实, 汇丰开展了"卓越自我"、"卓越管理"员工价值观教育专项培训, 全年共有2,000多人次参加了该价值观教育项目。此外, 还推出了超过10门涵盖合规操作、反洗钱、反贿赂、声誉风险、信息风险、业务连续性等各项内控标准的培训课程, 要求全体员工必须参加学习并通过在线考试。

- Online Training Platform: HSBC introduced the "HSBC Global Online Business School" platform, to provide customized learning platform and online course portfolio for employees associated with different business lines and functions. In 2015, 6,000 employees spent over 15,000 days on classroom training and over 80,000 hours on online training.
- Local Talent Training: HSBC China set up a talent development committee headed by its president. The committee regularly selects and trains local talents with strong capabilities and potential, and customizes and plans career paths for them. Moreover, in 2015, under the "Management Trainee" programme, which is highly prestigious among fresh graduates, a total of 43 new management trainees joined HSBC China.
- Acting with Compliance and Integrity: In 2015, to provide support for the implementation of the compliance project related to global standards and other similar projects, HSBC provided "At Our Best" and "Manage At Our Best" training, which focus on values education for employees. In 2015, employees' participation in this programme reached more than 2,000 person-times. Moreover, the bank offered more than ten training courses, covering internal control standards such as compliant operation, anti-money laundering, anti-bribery, reputation risks, information risks, and business continuity, and all employees were required to take the courses and pass online examinations.







2015 汇丰员工职业探索日系列活动 HSBC Career Fair 2015 activities

平衡工作与生活

FINDING BALANCE BETWEEN WORK AND LIFE

汇丰积极倡导员工平衡工作和生活,2015年,汇丰"多元 共融小组"推出了一系列活动关爱女性员工,并开展了旧物市 场、户外徒步等活动,让所有员工在工作之余品味不同生活。 同时,汇丰还在内网开辟员工健康专题网页,定期邀请医疗保 健专家为员工进行免费的健康讲座和咨询,鼓励员工开展自发 健康兴趣小组,注重对员工身心健康的关怀。 HSBC actively advocates a balance between work and life for its employees. In 2015, its Diversity and Inclusion Committee rolled out various activities including "showing love and care for female employees", flea market and organising outdoor hiking activity, to enable all employees to get a taste of different lifestyles in their spare time. Moreover, on its intranet, HSBC especially opened a webpage for employee health. On a regular basis, health care experts are invited to give free health lectures and counseling, to encourage employees to set up interest groups to care about colleagues' health status.



慢生活,从太极开始 Slow life starts with Tai Chi



旧物拾新趣 Fun from old stuff



全国各地员工响应绿色健康生活方式号召,利用周末开展健行活动 HSBC employees across China respond to the call for

green lifestyles by making outings at weekends

员工志愿者活动

STAFF VOLUNTEERING ACTIVITIES

汇丰公益足迹遍及全国46个城市,汇丰员工的身影也活 跃在教育、环境、社区等公益慈善的各个领域。汇丰赋予每位 员工每年两天的志愿服务带薪假期,鼓励汇丰人以实际行动回 馈社区。

2015年, 2,894名汇丰员工志愿者在43个教育、环保和社区的志愿者活动中共计投入22,312小时, 开展了"汇丰社区志愿者行动"、"JA国际青年成就青少年金融知识普及"、"甘肃驻校社工"、"地球1小时"、"守望长江-汇丰分行参与湿地保护和环保教育项目"、"汇丰水资源计划-公民科学领袖"等多个亮点活动。

HSBC's charity footprints cover 46 cities across China. HSBC employees are active in a wide range of volunteering activities associated with education, environment and communities. HSBC offers all employees with two days' paid leave per year for volunteer service, aiming to encourage its employees to give back to the communities with practical actions.

In 2015, 2,894 HSBC employee volunteers contributed a total of 22,312 hours in 43 activities associated with education, environmental protection and community building. These activities included "HSBC Staff Community Service Programme", "JA Financial Literacy Education Initiative", "Social Worker Service for Boarding Schools in Gansu", "Earth Hour", "HSBC Wetland Ambassadors Programme: for Enhancing Environmental Education Capacity of Yangtze Wetland Reserves", and "HSBC Water Programme - Civil Science Leader".

专题 汇爱社区——"汇丰社区志愿者行动"

[FEATURE] COMMUNITY FULL OF LOVE - "HSBC STAFF COMMUNITY SERVICE PROGRAMME"

"2015汇丰社区志愿者行动"是汇丰发起的大型员工志愿者服务项目,旨在帮助解决和应对社区的各类问题和需求,树立企业志愿服务的典范。

2015 HSBC Staff Community Service Programme was a large-scale employee volunteer service initiative launched by HSBC, with an aim to address various problems facing the covered communities and their requirements, thus to become a model in corporate volunteering.



2015年7月24日,在上海国金中心汇丰大楼, 18名汇丰志愿者与5位特殊儿童一起描绘展现 美好社区愿景的巨大画卷,7位汇丰董事会成员 参与互动,共绘汇丰LOGO启动"2015汇丰社 区志原者行动"

On July 24, 2015, at HSBC's office in Shangha IFC, 18 HSBC employee volunteers worked with 5 special children to draw a huge scroll showing the great vision of the community. Seven members of HSBC's board of directors took part in the interaction. The participants jointly painted HSBC logo to kick off 2015 HSBC Staff Community Service Programme.

在2014年第一届"汇丰社区志愿者行动"的基础上,"2015汇丰社区志愿者行动"以"汇爱社区"为主题,通过与全国46座城市的公益机构合作,为公益伙伴提供资金和汇丰志愿者人力支持,全行联动开展系列社区志愿服务活动。

项目于2015年夏天正式启动,3个月间,汇丰全国46家分行及村镇银行共携手72家公益伙伴开展了86场志愿者活动,落地全国68个社区,近1,900名汇丰志愿者参与了不同类型的社区服务,贡献9,200余小时的志愿服务时间,使近万社区居民和家庭直接从中受益。

Building on its success in 2014, 2015 HSBC Staff Community Service Programme was held under the theme of "Community Full of Love". By teaming up with NGOs from 46 cities across China and providing them with funds and volunteers, HSBC carried out a host of community service activities.

The programme was kicked off in the summer of 2015. In three months, 46 HSBC branches and rural banks across China carried out 86 volunteer activities in cooperation with 72 NGO partners in 68 communities nationwide. Nearly 1,900 HSBC employee volunteers took part in these activities, contributing over 9,200 hours' volunteer service. Nearly 10,000 residents and households directly benefited from the programme.

北京: 在爱与陪伴中,我们一起成长

2015北京站社区志愿者行动联合常青藤可持续发展研究 所、红丹丹智障文化服务中心、耆乐融长者关爱中心、美新路 公益基金会以及自然之友5家公益机构,开展了流动儿童定向 越野、盲人陪跑、社区老人生命故事会、减碳木工工坊等不同 主题的活动,共113名志愿者贡献了532个小时的志愿服务。

Beijing: Growing up Together with Love and Companions

In 2015, under the Staff Community Service Programme, HSBC Beijing worked with five NGOs, including Evergreen Centre for Sustainable Development, Hongdandan Cultural Service Centre for Visually Impaired People, QLR, NewPath Foundation and Friends of Nature. Activities under different themes were carried out, such as migrant children orienteering, accompanying the blind in running, story-telling session for the elderly, and carbon-reduction carpentry workshop. A total of 113 HSBC employee volunteers contributed 532 hours' volunteer service.







上海: 汇聚的爱, 丰收的心

6家公益伙伴,120户社区家庭,70多名社区长者,210位 志愿者,655小时志愿服务,这正是2015上海站社区志愿者行 动在浦东三林世博家园这个全上海面积最大、服务种类最多的市民中心创造的志愿服务记录。

6场主题各异的活动包括了长者时装秀、垃圾变宝物、特殊儿童非洲鼓、橄榄球公益体育等新鲜的尝试。志愿服务是快乐的,而这快乐也是双向的:志愿者为居民带去关爱和帮助,与服务对象的互动也让志愿者收获了更多启发。



Six NGO partners, 120 households and more than 70 elderly people in the covered communities, 210 volunteers, 655 hours' volunteer service, most types of services... These were the records set by HSBC Shanghai under 2015 HSBC Staff Community Service Programme at Pudong's Sanlin Shibo Jiayuan, the largest civic centre in Shanghai.

The six activities under various themes included a fashion show by the elderly, turning trash into treasure, African drum performance by special kids, and rugby. Volunteer service is joyful, and this is two-way joy: volunteers bring residents love, care and help, and interaction with the recipients gives volunteers enlightenment.







广州: 汇爱羊城,我们都是快乐的志愿者

2015汇丰志愿者行动广州站,联合拜客、慧灵、大耳兔村落、恩善、广州流浪儿童救助中心以及逢源家综等6家公益伙伴,共先后举办了9场活动,覆盖儿童性教育、特殊人群照顾、社区长者关爱、无障碍出行等主题,吸引了汇丰广州分行及汇丰环球数据处理中心、汇丰软件的350名志愿者参与,贡献志愿服务时长达1,950小时,成为五地志愿者参与人数最多的一站。

Guangzhou: Pooling Love, We Are All Happy Volunteers

In 2015, at the Guangzhou stop of HSBC Staff Volunteer Service Programme, HSBC teamed up with six NGO partners, namely Bike Guangzhou, Guangzhou Huiling, Big-eared Rabbit, Enshan, Guangzhou Centre for Street Children Rescue and Feng Yuan Ren Jia Service Centre, to hold nine activities. The activities covered sex education for children, care for special groups, elderly care and barrier-free travel. A total of 350 volunteers from HSBC Guangzhou, HSBC Global Data Processing Centre and HSBC Software Development Company took part in these activities, providing 1,950 hours' volunteer service. It made Guangzhou the stop with the most volunteers among the five stops.







佛山: 让人成长的体验最精彩

"齐做环保新人类"、"采集视障人士生命故事"、"守护星空"、"安全大冲关"……一场场别开生面的活动在佛山大大小小4个社区开展,共有4家公益伙伴、将近300名志愿者参与其中。

Foshan: Experiences that Make People Grow Are Most Wonderful

"Be Eco-friendly People", "Gather Stories about the Visually Impaired", "Guarding the Starry Sky", "Safety Pass"... These fascinating activities were held in four communities across Foshan. Four NGO partners and nearly 300 HSBC employee volunteers took part in these activities.







深圳: 美人美事美景,美在瞬间

2015深圳站的志愿者行动落地在"汇丰社区伙伴计划"的试点社区——洪湖社区,开展了观鸟、手作纸藤花、陪伴天使宝宝等6场活动,197名来自深圳分行和北大汇丰商学院的志愿者参与服务。

Shenzhen: Nice People, Beautiful Scenery and Memorable Moments

In Shenzhen, 2015 HSBC Community Partnership Programme was carried out in Honghu Community, a pilot community under this programme. Six activities were held, including bird watching, hand-made wisterias, and accompanying angel babies. A total of 197 employee volunteers from HSBC Shenzhen and Peking University HSBC Business School participated in these activities.



深圳站志愿者行动大合彩 Participants of 2015 HSBC Community Partnership Programme in Shenzher

HSBC CHINA 2015

项目故事

自闭症儿童和普通孩子一样有着喜欢玩耍的性格,但由于种种原因,他们很少有机会和外界接触。2015年8月29日,汇丰银行唐山分行的志愿者们陪伴唐山的自闭症家庭展开了一场妙趣横生的秋游。志愿者们热情细心地帮着家长们照顾孩子,亲昵地陪着孩子们玩着游戏。孩子们刚开始还有些怕生,但是通过互动游戏、歌唱表演,他们渐渐愿意靠近志愿者,爬起长城来也变得主动活泼了。这些小细节让志愿者王义杰感到了活动的意义所在:"看到孩子们不断突破自我,勇敢面对外界的人和事,我感到非常欣慰。"家长和老师们看到孩子的笑脸也感到非常欣喜,一位家长说"在亲子游戏的时候,我的孩子可以和志愿者一起玩,这对他来说是一个进步"。

CASE STORIES

Autistic children like to play. However, they have few chances to get in touch with the outside world. On August 29, 2015, employee volunteers from HSBC Tangshan accompanied families with autistic children from Tangshan on a fascinating autumn outing. The volunteers warmly and carefully helped the parents take care of their kids, and affectionately played games with the kids. At first the kids were shy, but after playing interactive games and singing songs, they became more willing to get close to the volunteers. When climbing the Great Wall, they became much more active and lively. Noticing these changes, volunteer Wang Wenjie found the activity meaningful: "Seeing the kids make breakthroughs and be bold to face people and things in the outside world was such a relief to me." The parents and teachers were also very happy to see the kids' smiling faces. "In the parent-child game, my kid was able to play with the volunteers, which was a progress for him." a parent noted.

相关方反馈

"十分感谢汇丰,让我们可以加入到汇爱社区的行列中来。通过这次活动,很多小朋友在志愿者的帮助下变得更加热爱运动, 也更加快乐,而这正是我们的初衷。感谢汇丰志愿者的热情参与 和积极投入。"——上海站有的玩体育公益联合创始人 李美华

"感谢银行和逢源家综的安排,活动非常有意义,更重要的是对长者付出爱心和耐心值得很多社会人士学习,希望这样的活动继续下去,我也希望自己能再名参与"

——广州"九九重阳敬老"志愿者 梁慕贤

"对于我们盲人来说,跑步是件不可想象的事,我每一次都把 跑步当成人生中难得的机会,去享受大自然的风光和快乐。感谢 汇主志原考!"

——北方站"你是我的眼 陪我—起题"活动盲人朋友 闫叔

FEEDBACKS

"We are very grateful to HSBC for letting us join the activity. Under the orogramme, with volunteers' help, many kids have become more sporty and joyful, which was precisely our original intention. We thank HSBC volunteers for their participation."

Li Meihuai, co-founder of Shanghai Have-Fun Sports

"I'd like to thank HSBC and Feng Yuan Ren Jia Service Centre for the rrangements. The activity was very meaningful. More importantly, many of us need blearn from the volunteers for their love and patience for the elderly. I hope more uch activities should be held in the future, and personally I hope to get involved

Maureen Liang, volunteer of Guangzhou " Double-Ninth Nursing Home'

"To us blind people, running is unconceivable. Every time, I take running as a rare opportunity in my life, to enjoy great views and joy that Nature has to offer. I'm very grateful to HSBC volunteers."

Incle Yan, from "You Are My Legs", an activity held by HSBC Beijing



北京奧林匹克森林公园盲人陪跑活列 Accompanying the blind at Beijing Olympic Forest Park

分行及村镇银行活动掠影



成都分行: 志愿者们为社区老人举办集体"生日会" HSBC Chengdu: Volunteers have a birthday party for elderly people in the



东莞分行: 志愿者帮助流动儿童做"寻宝迷宫"比赛前的准备 HSBC Dongguan: Volunteers help migrant children get prepared for the "treasure hunt maze" contest.



杭州分行: 志愿者走访水源保护地龙坞水库, 学习识别农作物 HSBC Hangzhou: Volunteers visit Longwu reservoir, which is a water source reserve, and learn to identify crop species



重庆大足村镇银行: 志愿者开展帮扶孤困,关爱留守儿童活动 Dazu Rural Bank in Chongqing: Volunteers provide love and care for left-behind -hildren.

发展农村金融,推动精准扶贫

DEVELOPING RURAL FINANCE AND SUPPORTING TARGETED POVERTY ALLEVIATION



汇丰是首家进入中国内地农村市场的外资银行。2007年12月,湖北随州曾都第一家汇丰村镇银行正式开张,到2015年底,汇丰已在中国内地设立12家村镇银行及其下属的14家支行,共26个服务网点,拥有目前国内最大的外资村镇银行网络。通过不断开发、创新产品及服务模式,帮助小微企业、"三农"客户实现可持续经营,积极推进农村普惠金融。同时,长期资助精准扶贫为目的的公益项目,帮助贫困农户发展生计,提高收入水平。

HSBC is the first foreign bank to have set foot in China's rural market. In December 2007, HSBC pened its first rural bank in Cengdu of Suizhou in Hubei. By the end of 2015, HSBC had set up 12 gural banks and 14 sub-branches in the Chinese mainland, with 26 service outlets in all. Currently, it has established the largest foreign rural bank metwork in China. By continuously developing and innovating products and service patterns, HSBC has helped small and micro businesses and cural clients realise sustainable management, and actively promoted rural inclusive finance. Meanwhile, HSBC has provided funds for targeted overty alleviation on a long-term basis, so as to stell increase poor farmers' incomes.

助推村镇小微企业

HELPING RUBAL SMALL AND MICRO BUSINESSES.

汇丰村镇银行以县域小微客户为服务重点之一,以支持地方经济为己任,积极为中小企业提供融资服务。2015年,在整个经济环境下行的情况下,汇丰村镇银行继续保持对小微企业的支持,小微企业贷款余额占比村镇银行的整体贷款余额的50%以上。

为扎实推进金融精准扶贫工作和拓展中小微企业融资 渠道,汇丰各村镇银行与当地政府和企业一直保持着良好互 动。2015年,各地村镇银行通过开展"浓浓柚香情,银企一家 亲"、金融精准扶贫策略会、银企沟通会、对接会等活动,拉近 了与当地政府、企业的距离,从而有利于汇丰更好地支持当地 企业的发展。 Rural small and micro businesses are among the key clients of HSBC rural banks. With the aim of bolstering local economy, HSBC rural banks have actively provided financing service for small and medium-sized enterprises (SMEs). In 2015, in spite of economic downturn, HSBC rural banks continued to provide support for small and micro businesses, which took up more than 50% in the total loan balance of HSBC rural banks.

To press ahead with the targeted measures in poverty alleviation through finance and expand SMEs' financing channels, HSBC rural banks have maintained sound interaction with local governments and businesses. In 2015, by organising a host of activities, such as bank-enterprise cooperation, strategic meeting for taking targeted measures in poverty alleviation through finance, bank-enterprise communication meetings, and match-making meetings, local rural banks got closer to local governments and businesses, which facilitated HSBC's support to local enterprises' development.

填补农村金融空白

FILLING IN GAP IN RURAL FINANCE

汇丰一直高度关注中国广大农村的发展潜力,并率先参与中国农村金融改革,发展可持续的农村金融模式。汇丰村镇银行利用自身的产品开发和风险管理能力,充分结合汇丰的国际经验和本地知识进行业务创新,服务"三农"。

2015年, 汇丰村镇银行坚持"金融服务下乡"的宗旨, 在湖北和重庆的乡镇设立了多家的金融网格化服务工作站, 配备了专业的金融服务人员, 定期为当地农户和小微企业提供量身定制的资金解决方案, 满足他们的资金需求, 为他们带去真真切切的便利服务。



HSBC always pays close attention to the development potentials of China's rural areas. It took the lead to join China's rural financial reform and develop sustainable rural finance. Leveraging their product development and risk management capabilities, HSBC rural banks draw on HSBC's international experience and local

knowledge to conduct business innovation, so as to serve agriculture, rural areas, and farmers.

In 2015, adhering to the tenet of "bringing financial service to rural areas", HSBC rural banks set up a number of grid financial service stations staffed by financial service professionals in the rural areas of Hubei and Chongqing, to provide tailor-made fund solutions for local farmers and small and micro businesses on a regular basis, meeting their fund requirements and providing them with truly convenient services.

2015 26家 **2014** 25家

2013 23家

支持"三农"的网点机构数量

Number of banking outlets supporting agriculture, rural areas, and farmers

| 指标名称 INDICATOR | 2015年 | 2014年 | |
|---|----------|----------|----------|
| 涉农贷款余额合计 Total agriculture-related loan balance | 20.93 亿元 | 25.47 亿元 | 21.88 亿元 |
| 涉农贷款余额占全部贷款的比例 Percentage of agriculture-related loan balance in total loans | 92.7% | 92.3% | 96.5% |
| 服务 "三农" 金融产品数量占全部产品的比例 Percentage of financial products for agriculture, rural areas, and farmers in total financial products | 99% | 99% | 99% |

服务渠道和产品创新

SERVICE CHANNELS & PRODUCT INNOVATION

2015年, 汇丰村镇银行积极研究各地金融需求特征, 探索新的融资模式, 拓展服务渠道。为了提升村镇银行在当地的服务水平, 汇丰村镇银行于2015年5月18日正式上线汇丰村镇银行企业网银——汇丰财资网(HSBCnet), 将汇丰国际标准的电子银行业务覆盖到中国村镇地区, 进一步推动非现金支付手段在村镇地区的普及, 成为对现有多层次金融服务网络的有力补充。年底, 汇丰村镇银行又推出官方微信号, 打造与客户沟通互动的平台。作为社区银行的试点地区, 丰都、大足和荣昌三个村镇银行在2015年陆续开展了公交车视频投放、个贷商户广告进驻、免费金融知识讲座等系列创新活动, 不断深化汇丰村镇银行与当地社区的联结。

此外,在风险可控和合规管理的基础上,村镇银行还针对不同客户推出了"公司+农户贷款"、"合作社联保贷款"、"无抵押个人贷款"等一系列贴近县域经济发展需求的产品,将汇丰的金融服务延伸至农村市场的最前沿。

In 2015, HSBC rural banks actively studied the characteristics of local financial demands, explored new financing models, and expanded service channels. To improve the services provided by HSBC rural banks, HSBCnet went live on May 18, 2015, which allowed HSBC to cover China's rural areas with its e-banking business of international standards, further propelling the coverage of non-cash means of payment in rural areas, and forming a powerful supplement for the current multilevel financial service network. At the end of the year, HSBC rural banks introduced its official WeChat account, and built a platform for communication with clients. In 2015, a string of innovative activities, including videos on buses, ads of personal loans for merchants, and free lectures on financial knowledge, were carried out in Fengdu, Dazu, and Rongchang, which were chosen as pilot areas of community banks, so as to keep deepening the bond between HSBC rural banks and local communities.

Moreover, on the condition of controllable risks and compliance management, HSBC rural banks have also rolled out a host of products meeting county-level economic development demands for different clients, such as "company + farmer loan", "cooperative co-guarantee loan", and "personal unsecured loan", extending HSBC's financial services to the forefront of the rural market.



发展农村金融 推动精准扶贫

参与精准扶贫

TAKING TARGETED MEASURES IN POVERTY ALLEVIATION

自2006年起,汇丰村镇银行就开始支持四川海惠助贫服务中心等公益组织在全国开展扶贫项目,先后在河北、湖北、云南等地投入资金逾2,000万港币,直接帮助数千户贫困农户发展生态友好型养殖业,使农村社区得以和谐发展,赢得地方政府和老百姓的赞誉。

时值汇丰成立150周年之际,2015年底,汇丰捐赠900多万人民币,支持海惠在广东恩平开展"广东贫困农村生态农业扶贫"项目,计划在六年时间里,帮助2,400户贫困农户通过以价值为基础的社区综合发展模式和价值链实现自力更生及可持续发展。

Since 2006, HSBC rural banks started to lend support to non-profit organisations such as Sichuan Haihui Poverty Alleviation Center to carry out poverty alleviation programme nationwide. More than HKD20 million was invested in Hebei, Hubei, and Yunnan to directly help thousands of poor farmers develop the eco-friendly breeding industry. Under the programme, rural communities have achieved harmonious development, and HSBC rural banks received praises from local governments and the general public.

At the end of 2015, to celebrate the 150th anniversary of HSBC, the Bank donated more than RMB 9 million to support Haihui to carry out an eco-friendly agriculture poverty alleviation programme in Enping, Guangdong. Under the programme, Haihui will help 2,400 poor farmers achieve self-reliance and sustainable development through the value-based comprehensive community development model and value chain within six years.



汇丰银行(中国)有限公司副行长兼汇丰广东行政总裁何舜华(左图左一)及汇丰银行(中国)有限公司副行长吴大林(右图右一)启动"广东常闲农村生态农业扶贫项目"

Montgomery Ho, Executive Vice President of HSBC Bank (China) Compay Limited and Guangdong CEO, and Andy Ng, Vice President of HSBC Bank (China) Company Limited, jointly officiated the Guangdong Eco-Friendly Agriculture Poverty Relief Programme

2015年9月, 汇丰向海惠捐赠200万港币, 来帮助重庆大足贫困农户发展大足黑山羊养殖。项目初始为重庆市大足区高升镇胜光村和新光村两个贫困村的150户贫困家庭提供发展启动基金, 购买优质黑山羊母羊, 同时协助农户修建或改造标准羊圈, 配套相关养殖技术培训和技术服务, 培育当地黑山羊产业价值链, 帮助贫困农户增收。此外通过特有的"礼品传递模式", 项目实施期间将带动帮扶周边225户贫困家庭, 使至少375个家庭直接获益。

In September 2015, HSBC donated HKD2 million to Sichuan Haihui Poverty Alleviation Service Center, to help poor farmers in Dazu, Chongqing develop black goat breeding. At the beginning of the programme, initial funding was provided for 150 poor families from Shengguang Village and Xinguang Village, Gaosheng Town in Dazu District, Chongqing to purchase high-breed black ewes. Meanwhile, farmers were assisted in building or renovating standard sheepfolds, and provided with breeding training and service. Efforts are also made to foster a value chain for black goats in local areas, to help poor farmers increase income. Moreover, through the model of Passing on the Gift, the programme can help 225 poor households in the surrounding areas, directly benefiting at least 375 households.

项目案例: 水石塘村的"土秀才"

每天清早,当天还蒙蒙亮的时候,水石塘村的牛场就会出现一个瘦小的身影,清粪、打扫圈舍、通风、给牛加草,这一系列动作是那么的熟练、利索。当别人来到牛舍的时候,他的这些活已经全部完成了。他就是水石塘社区有名的养牛高手。

他叫曹振峰,是汇丰资助海惠开展的"保定生态修复及生计发展"项目农户中的一员,他家一共有4口人,妻子身体不好,不能从事重体力劳动,有一个读大学的女儿和一个常年在外打工的儿子。项目到来之前,他们过着"土里刨食"的生活,每年靠着家里5亩多地出产一些玉米、土豆等农作物,年纯收入只有两三千块钱,日子过得一直很紧张。项目到了涞源县水石塘村之后,他报名成为了第一批项目农户,并且当选了互助组组长。每次村里组织技术培训他都积极参加,自己学会养牛技术之后还帮会小组的其他成员。每天他最高兴的事就是早上起来到牛圈看看自己的牛,因为这些牛是他们全家的心血,有了这些牛他们的日子才有盼头。在他的精心照料下,他养的牛个个膘肥体壮,并且在2013年他带头完成了礼品传递任务。现在他家力传授数已经有8头,每年养牛的收入可达四万多元,不仅有2000年

用老曹的话说:虽然家里现在还欠着一些外债,但是每当我看到自家的这些牛心里就有希望了,汇丰项目不但增加了我们的经济收入,让我们这些大山里的老百姓富了起来,更重要的是还给了我们生活的信心,改变了我们的精神面貌。

CASE: CATTLE-RAISING MASTER FROM SHUISHITANG VILLAGE

At dawn every morning, a skinny little figure would appear in the cattle arm of Shuishitang Village. Cleaning up manure, cleaning and ventilating the preeding house, and feeding forage to the cattle... The series of actions are quite skilled and agile. When others come to the cattle farm, he is already done with the work. He is Cao Zhenfeng, a well-known cattle breeding master of Shishuitano Community.

Cao is one of the farmers under the Baoding Ecological Restoration & Livelihood Development Programme run by Haihui with the funds donated by HSBC. There are four members in his family. In poor health, his wife is unable to undertake heavy manual work. His daughter is a college student, and his son works in another area. Before Haihui kicked off the programme, he had to make a living by farming on a land of over 5 mu. Each year, he earned a net income of merely RMB2,000-3,000 from crops like corns and potatoes. The family was having a hard time. After the programme was launched in the village, he signed up and became one of the first farmers ioning, and was elected head of the mutual-aid team. Every time technical training was provided in the village, he would actively take part. After learning cattle-raising techniques, he helped the other members of his team. To him, the most gratifying thing every day is to check his cattle out after he gets up in the morning, because the cattle are the family's hope. Thanks to the good care he gives, his cattle are all plump and sturdy. In 2013, he took the lead to complete the task of "Passing on the Gift". Now, he has eight cattle on hand, and earns more than RMB40,000 from cattle raising every year. Not only can he afford his daughter's college expenses, but he has spent more than RMB100,000 building a new house of four rooms.

Cao noted, "Although we still have some debts, whenever I see our cattle I ee hope. The programme has not only increased our income, but also helped is lead a better life. More importantly, it has given us confidence and made is happier."

汇丰中国2015年新增公益慈善项目一览表 HSBC CHINA 2015

汇丰中国 2015 年新增公益慈善项目一览表 LIST OF HSBC CHINA'S NEW CHARITY PROJECTS IN 2015

| 项目名称 PROGRAMME | 合作机构 PARTNER ORGANIZATION | 资助金额 AMT (RMB) | 时间跨度 TIME FRAME |
|--|---|--------------------------|---------------------------|
| 全国福利机构儿童养育及教育发展项目 National Welfare Home Children Education and Social Inclusion Programme | 中国社会福利基金会 China Social Welfare Foundation | 2,772,975 | 2015-2017 |
| "精明耆英"长者金融知识推广公益行动 Smart Seniors-Guangdong Elderly People Financial Literacy Education Programme | 广州市海珠区启创社会工作发展协会 Qi Chuang Social Work Development Association | 1,054,682 | 2015-2016 |
| 陪伴成长—农村寄宿制学校驻校社工项目 Accompanying Children to Grow - Introducing Social Worker Service to Rural Boarding Schools | 北京西部阳光农村发展基金会 Beijing Western Sunshine Rural Development Foundation | 2,349,485 | 2015-2017 |
| 社区老年人互助式日间照料中心示范站点建设项目 HSBC China Charity Elderly Care Programme-Pilot of Mutual Help Community-Based Elderly Care Service Station | 中华慈善总会 China Charity Federation | 2,049,054 | 2015-2016 |
| 果果与朋友-小学生情绪健康促进项目 Apple's Friends -Elementary School Students Emotional Well Being and Social Skill Development Programme | 中国社会福利基金会 China Social Welfare Foundation | 2,719,021 | 2015-2018 |
| 广东阿福童青少年金融教育体验中心项目 Guangdong Aflatoun Children and Youth Financial Education Centre Programme | 上海百特教育咨询中心 Shanghai Better Education Development Centre | 998,400 | 2015-2016 |
| 北京进城务工人员公益话剧金融知识普及项目 Beijing Rural Migrant Worker Charity Drama Financial Literacy Programme | 中国社会福利基金会 China Social Welfare Foundation | 1,202,500 | 2015-2016 |
| 汇丰中国社区伙伴计划三期项目 HSBC China Community Partnership Programme Phase III | 上海浦东非营利组织发展中心 Non Profit Incubator | 10,000,000 | 2015-2017 |
| 广东贫困农村生态农业扶贫项目 Ecological Agriculture & Poverty Alleviation Programme for Needy Villages in Guangdong | 四川海惠助贫服务中心 Sichuan Haihui Poverty Alleviation Service Centre | 9,448,997 | 2015-2018 |
| 城市低碳家庭实验室项目 Low Carbon Family Residence Energy Renovation Programme in Beijing and Shanghai | 自然之友 Friends of Nature | 799,688 | 2015-2016 |
| 2015上海"银发理财乐享生活"中老年人防范金融 风险教育项目 2015 Shanghai Elderly People Financial Literacy Programme | 上海市慈善基金会 Shanghai Charity Foundation | 1,554,300 | 2015-2016 |
| 复旦大学金融人才培养计划 Fudan University Finance Talent Development Programme | 复旦大学 Fudan University | 615,000 | 2015 |
| 为爱行走——汇丰银行&西部阳光陇南儿童运动鞋计划 The HSBC 150th Anniversary Walkathon - Walk for Warmer Feet for Longnan Rural Children | 北京西部阳光农村发展基金会 Beijing Western Sunshine Rural Development Foundation | 586,719 | 2015 |
| | | | |

| 项目名称 PROGRAMME | 合作机构 PARTNER ORGANIZATION | 资助金额 AMT (RMB) | 时间跨度 TIME FRAME |
|--|---|--------------------------|---------------------------|
| 汇爱150年社区共建——汇丰2015社区志愿者行动 2015 HSBC China Staff Community Service Programme | 上海联劝公益基金会 Shanghai United Foundation | 1,755,600 | 2015 |
| "追球健康、追球快乐"轮椅网球残健融合公益行动 Wheel Chair Tennis-Disabled People Social Inclusion Programme | 友成企业家扶贫基金会 China Social Entrepreneur Foundation (YouChange) | 346,500 | 2015-2016 |
| 汇丰水资源计划 HSBC Water Programme - WWF China project / Earthwatch China projects | 世界自然基金会中国办公室 地球观察研究所 WWF China Earthwatch | 3,803,309 | 2012-2016 |
| Project 150-汇丰中华慈善老人关怀计划—农村失能 失智老人长期照护项目 Project 150-HSBC China Charity Elderly Care Programme - Improving Rural Welfare Home's Long Term Care Capacity to Better Support Rural Left-Behind Elderly People | 中华慈善总会 China Charity Federation | 1,278,711 | 2015-2018 |
| Project 150-农村3-6岁留守儿童心理健康促进项目 Project 150-Improve Emotional Well Being of Rural Left Behind Children in China's Less Developed Areas | 中国社会福利基金会 China Social Welfare Foundation | 2,161,523 | 2015-2018 |
| Project 150-"康佑"城乡小学生安全自护项目 Project 150-Introduction of Safety Education to Chinese Elementary Schools | 中国教育科学研究院 National Institute of Education Science | 1,597,644 | 2015-2018 |
| Project 150-职业高中金融教育课程及金融教育在线测试平台发展项目 Project 150-JA Secondary Vocational Schools Financial Literacy Education Initiative and On-line Assessment Platform Development | 国际青年成就中国办公室 Junior Achievement China | 1,749,918 | 2015-2017 |
| Project 150-中国自然观察: 依靠公众填补濒危物种保护信息空白项目 Project 150-Establishing China's Civil Scientists Wildlife Monitoring Network to Fill up Most Endangered Species Information Blanks | 山水自然保护中心 Shan Shui Conservation Centre | 1,750,000 | 2015-2018 |
| Project 150-四川鞍子河大熊猫保护地国家公园 示范项目 roject 150-Sichuan Anzihe Giant Panda Protected Area and National Park Demonstration Project | 保护国际基金会 Conservation International Foundation | 1,925,074 | 2015-2017 |
| 残疾儿童学校社区融合项目 Future First: Education for disadvantaged children through an inclusion based approach | 儿童乐益会中国办公室 Right to Play China Office | 310,000 | 2015-2016 |
| 2015 JA 理财小高手项目 Junior Achievement-More Than Money Elementary School Financial Education 2015 China Project | 国际青年成就中国办公室 Junior Achievement China | 310,000 | 2015-2016 |
| 总计 Total 2015 | | 53,139,100 | |

附录: 重要奖项

APPENDIX: IMPORTANT ACCOLADES

| <i>April 2015</i> 2015年4月 | 2014 Poverty Relief Ambassador Award by China Foundation for Poverty Alleviation 中国扶贫基金会颁发2014年捐赠人大会"扶贫大使奖" Top 10 Philanthropy Corporate Award from China Philanthropy Times (CPT) 2015中国慈善榜"十大慈善企业"公益时报评选 |
|----------------------------------|--|
| <i>April 2015</i> 2015年4月 | Best Charity Contribution Award by China Banking Association (CBA) 中国银行业协会颁发 "2014年度社会责任最佳公益慈善贡献奖" Best Charity Project Award by CBA 中国银行业协会颁发 "2014年度中国银行业公益慈善优秀项目奖" |
| June 2015 2015年6月 | CSR China Education Association-Board Member by Education section of Central Committee of the Communist Youth League CSR中国教育联盟理事单位 由团中央学校部 "大学生社会实践知行促进计划" 发起 |
| October 2015 2015年10月 | Charity Friend Award-A District Award for Community Partnership Programme in Beijing 金葵朝阳-公益之友-朝阳区社会建设工作领导小组办公室 |
| <i>December 2015</i> 2015年12月 | 2015 Beijing Ten Best Corporate Volunteering Programmes-Nomination 2015年北京市"十佳企业志愿服务项目"提名奖-汇丰社区志愿者行动 |

附录: APPENDIX:

1、该报告的目标对象为: 汇丰银行(中国)有限公司,汇丰村镇银行。

- 2、根据银监会的相关规定,结合汇丰自身情况,该报告呈现的时间段为2015年1月1日到2016年1月1日。
- 3、本报告之编制参考中国银行业协会对银行企业发布 企业社会责任报告的倡导。以及2007年上海银监局印发 的《上海银行业金融机构企业社会责任指引》。

1. The scope of this report covers:

HSBC Bank (China) Company Limited, HSBC Rural Bank.

2. According to the respective regulations of the China
Banking Regulatory Commission, this report covers the
period from January 1, 2015 to January 1, 2016.

3. The format of this report was a result of consultation
of the China Banking Association's Propose on Corporate
Social Responsibility Publication, and the Corporate Social
Responsibility Guideline of the Shanghai Banking Industry
published by the Shanghai Bureau of Banking Regulatory
Commission in 2007.

企业可持续发展无止境

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