MORE THAN JUST A BANK. WE'RE DEDICATED TO HELPING THE UK GROW, TAKING PRIDE IN OUR LOCAL COMMUNITIES BY SUPPORTING CHARITIES, BUILDING SKILLS AND GOING GREEN.

WHETHER IT'S RAISING FUNDS, VOLUNTEERING TIME OR GETTING ON OUR BIKES, WE ARE PART OF SOMETHING FAR, FAR BIGGER BECAUSE ALONE WE ARE ONE, BUT TOGETHER WE THRIVE.

Community Report

Looking back on 2018





A WORD FROM IAN STUART

At HSBC UK, we care about the communities we serve.

Our business can't thrive without the support and commitment of our customers, colleagues, communities and shareholders. I am incredibly humbled by all the hard work our colleagues have put into delivering our sustainability strategy over the last 12 months. We have a responsibility to utilise our skills and resources to give back to society, and this report is a shining example of everything we have achieved and should feel proud of.

Colleagues at HSBC UK are encouraged to take two volunteer days a year to support a wide range of local activities, which form our corporate sustainability programme – from developing the future skills and financial education of our next generation to supporting some of the most vulnerable in our society through community grants and volunteering projects.

We believe the people, communities and businesses in the UK will always thrive when connected to something bigger than themselves and nothing shows this more evidently than this report, highlighting our collective efforts within the community.

We are not an island. We're part of something far, far bigger.



Ian Stuart CEO, HSBC UK



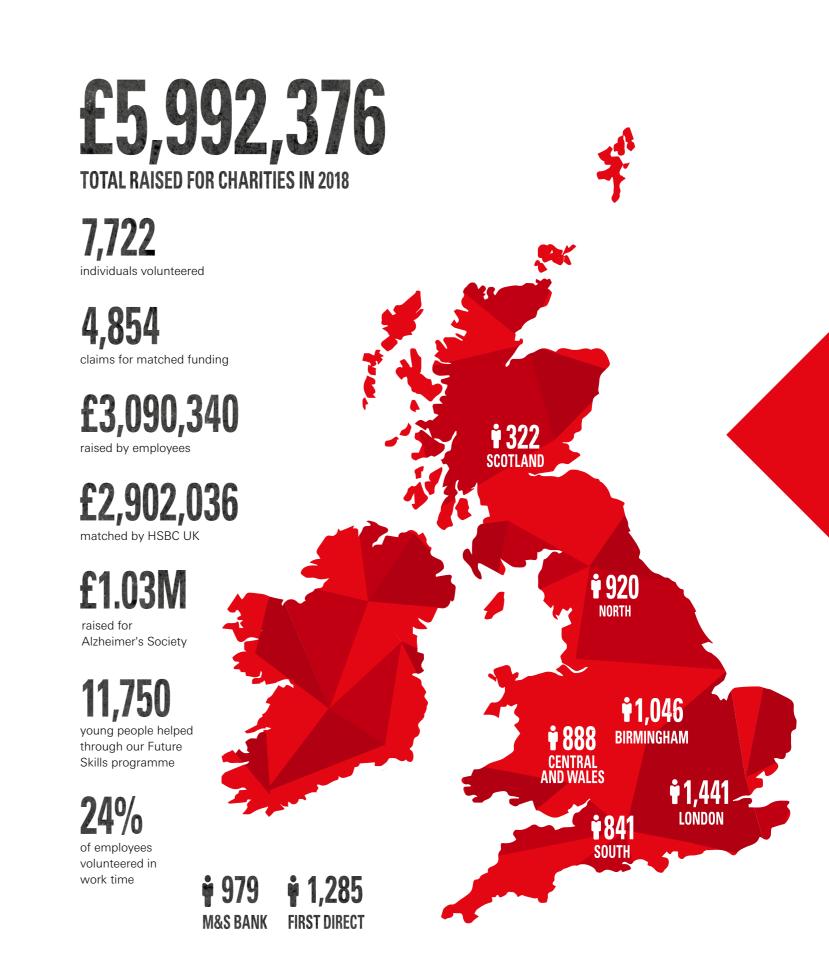


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 TO SUSTAINABILITY





Left: The Living Wall at 1 Centenary Square, Birmingham

SUPPORTING SUSTAINABLE GROWTH

At HSBC UK, we care passionately about the people and communities we serve, and we believe that growth needs to be sustainable to ensure we help them – and our own business – prosper now and in the future.

For us, that commitment to sustainable growth really comes through in three key areas – sustainable finance; sustainable networks and entrepreneurship; and future skills.

At a local level, our community investment work supports vulnerable people through projects driven by employees across the country, who give their time and care deeply about the work they're doing.

We match employee fundraising or volunteering in their own time for up to three charities each year. Thousands of HSBC UK employees volunteer every year with our charitable partnerships and programmes and everyone that works at HSBC in the UK has 2 days available to volunteer for a charity of their choice, a total of 80,000 days.

"We have accelerated our progress to embed sustainability into all areas of our business and will continue to educate our people and society on the need to act urgently if we are to limit the impacts of climate change."

Michaela Wright Head of Sustainability,

HSBC UK

Sustainable Finance

Supporting Sustainable Finance is at the heart of building a better environmental future for the people and businesses of the UK.

We're driving the move towards a low-carbon economy by providing financial support, advisory services and access to capital markets to help our customers achieve this goal. We play our part in meeting the United Nations Sustainable Development Goals (SDGs) and the Paris Agreement.

2018 was a big year for us when it comes to <u>sustainable</u> <u>finance</u>. We launched a commercial Green Loan product and two multi-asset portfolios to support global companies who are leading the way in sustainable practices.

Sustainable Finance in Action 2018

- The HSBC UK Pension Scheme committed to <u>investing f250m in sustainable infrastructure</u> such as solar and wind farms that will generate enough energy to power the city of Oxford for a year.
- The new HSBC UK Birmingham HQ opened its doors –
 we are on track to be the <u>first building in Birmingham</u>
 <u>constructed to LEED</u> (Leadership in Environmental and
 Energy Design) Gold accreditation.
- HSBC UK acted as Green Coordinator, Mandated Lead Arranger and Hedging Counterparty for a £400m development for the construction of two of the world's greenest office buildings, providing £150m to support this venture alongside two other banks.

In 2015, we announced a 3-year commitment to the Achieve programme, becoming its largest corporate supporter for education programmes through The Prince's Trust. With our support, over three years the Achieve programme reached more than 5,000 of the most vulnerable young people, helping them build the kind of skills that will make them more employable and boosting their educational achievements. Furthering the national commitment, we also started a new partnership with The Prince's Trust in 2018. Focused on improving young people's employability and developing their future skills, this significant partnership supports the Get Into Programme, tests new and innovative employment initiatives and helps young people across the UK overcome some of the challenges they face.

The Get Into Programme

Since 2014, we have supported the **Get Into Programme**, an employability scheme to help unemployed young people get back into work, providing training from qualified professionals to help them improve their skill sets, communication skills and boost their overall confidence. In 2017-2018, over 5,000 young people were involved in The Prince's Trust Get Into Programme, helping them find work or guide them back into education or training.

Turning classroom learnings into real life experience and jobs

At HSBC UK, we're passionate about giving young people the opportunity to experience the world of work. That's why we offer young people the opportunity to gain real life experience in our branches and contact centres. In 2018, 67 young people attended a taster day with HSBC, 40 were selected to continue on the programme with HSBC, 27 completed the 9-day employment placement/ programme and 17 now work for HSBC UK. Additionally, 8 of the 27 have gone on to find employment elsewhere following their work placement.



HSBC UK Breakthrough Award

This <u>award</u> recognises the progress of young people in overcoming barriers and developing new skills, on both a regional and national level.

What are Future Skills?

As a part of HSBC's sustainability strategy, we are focusing on Future Skills - for our customers, employees and for the people in our local communities. This is being achieved by concentrating on two key areas: employability and financial capability. Our partnerships with The Prince's Trust and Young Enterprise have enabled us to maximise our efforts, helping the next generation of leaders put their best foot forward.



Bottom Left: HSBC UK Breakthrough Award National Winner Kieran Egan with footballer Marcus Rashford, actor Luke Evans, and our CEO Ian Stuart.

Bottom Right: Nurses from our Get Into Programme

A word from Anita O'Hara

Young Enterprise is a national charity that equips young people with the entrepreneurship, employability and financial education skills they need to thrive. Through our hands-on employability, enterprise and financial education programmes, resources and teacher training, we aim to reduce youth unemployment, help young people realise their potential beyond education and empower a generation to learn, to work and to live.

HSBC have supported us for 35 years, centring mainly around our flagship Company Programme. As part of the competition element of this programme, HSBC UK also sponsor 10 regional finals, a national final and a sustainability award. HSBC UK provide a significant amount of funding and many volunteers, and are the only bank in the UK that has set up business bank accounts for young people under 18. This especially is truly innovative and completely unique to this partnership.

Our values align with HSBC UK and the aim of building future skills in young people, while supporting the new entrepreneurs and wealth creators of the future. Financial education is key, and it is essential for young people to understand how to use money and manage their finances.



Anita O'Hara
Director of Corporate Partnerships,
Young Enterprise

The Company Programme

The <u>Company Programme</u> empowers young people across the UK to set up and run their own student company by creating a product or service of their own. Each year, around 12,000 young people participate, with 70 (14 teams) making it to the 2-day national final. Here, they get the opportunity to set up a trade stand and give a presentation on stage to an audience of a couple of hundred people, providing them with real-life learning opportunities and introducing young people to the realities of work.

In the past, BBC Breakfast have come to interview the young people, allowing them to market themselves, their service or product and be proud of what they have achieved. Additionally, their business mentor and a member of staff have provided them with additional opportunities, such as selling their goods to the general public at a trade show in London's Spitalfields market.

Sustainable Business award

HSBC UK have worked with Young Enterprise to create an award that recognises the young people who thought the most about how to make their business sustainable. We encourage them to think about the environment, their supply chain, the ethics of both their business and the suppliers they use as well as well as profitability.



Top image: Company of the Year Regional 2018 finalists

Left image: 2018 Young Enterprise Company of the Year National Awards 2018 judging panel led by Jennifer Crawley, Business Banking, HSBC UK



SUPPORT FOR FINANCIAL WELLBEING

Financial Wellbeing Seminars

Following our acclaimed <u>Financial Wellbeing programme</u> for the employees of our commercial clients, we are increasingly working with schools, colleges and universities to support 16 to 25-year-olds as they prepare for financial independence.

This free-to-all programme gives young people – from apprentices to postgraduates – the opportunity to enhance their knowledge and understanding of key financial topics. These include: Making the most of your money; Starting your career; Home buying – first-time buyer; and Retirement. In 2018, our Financial Wellbeing consultants delivered 126 seminars to 7,763 students and teachers.

Survivor Bank

HSBC UK is working in partnership with The Salvation Army by offering Basic Bank Accounts to victims of human trafficking and modern slavery. Financial independence is a key element to breaking free from abusive cycles.

This partnership with the Salvation Army enables us to support victims with guidance and access to financial independence. Across the UK, 19 of our branches are able to offer this support to customers along with their rehabilitation.



CREATING CHANGE WITH ALZHEIMER'S SOCIETY AND ALZHEIMER SCOTLAND

Every 3 minutes, someone in the UK develops dementia – and the number of people living with the condition is set to rise to a staggering one million by 2021. In 2016, HSBC launched a 3-year strategic partnership with Alzheimer's Society and Alzheimer Scotland to support their vital work in communities up and down the country.

Through the partnership, we have launched a number of initiatives that aim to improve the experience of our customers and colleagues living with dementia.

Over 16,000 of our HSBC UK colleagues have attended <u>Dementia</u> <u>Friends</u> information sessions, learning more about dementia and ways they can help. In collaboration with people living with dementia and their carers, we have developed an informative 'Managing money with dementia' guide which acknowledges some of the difficulties faced when banking with dementia and provides tips for managing these.

In 2018, we launched the Independence Service, which enables vulnerable customers to maintain a level of financial independence.

We're also working to support our colleagues who are living with dementia themselves, or have a loved one with the condition, by reviewing our internal policies and support networks.



OUR PARTNERSHIP WITH BRITISH CYCLING

HSBC UK and <u>British Cycling</u> have undertaken a unique societal partnership that aims to inspire two million people to get cycling by 2021, helping to create a greener, fitter and healthier Britain

Working across the sport from participation at the grassroots level, to major organised cycling events, through to the highest level of performance with the Great Britain Cycling Team, our ambition is to make cycling the UK's most popular activity and national sport of choice.

HSBC UK and British Cycling enable families and people of all backgrounds and ages to enjoy cycling together through our participation programmes. From HSBC UK Let's Ride events to HSBC UK Ready Set Ride, our commitment to grassroots participation really is free and available to everyone across the UK.

HSBC UK Ready Set Ride

Together, we have designed a new learn-to-ride programme to empower any parents, carers or teachers to teach children aged 18 months to 8 years how to ride a bike in a fun and stress-free way. Our Ready Set Ride mobile app and website gives parents and carers the expert guidance they need to coach their children on how to successfully start riding a bike independently – without the need to ever rely on stabilizers.

This programme is also available to schools, with teacher training provided through the Youth Sport Trust and a dedicated resource and guidance portal, as well as direct delivery across the country by HSBC UK Go-Ride coaches. More information is available on the British Cycling website, which includes easy to follow steps on how to get children riding a bicycle.





HSBC UK Let's Ride

Across our 2018 Let's Ride events, participants cycled 1.5 million kilometres past iconic city landmarks, rubbed shoulders with the stars of the Great Britain Cycling Team, got involved with a whole host of free activities, picked up tips from British Cycling's trained Go-Ride coaches and rediscovered the simple pleasure of riding a bike.

Over 300 HSBC UK employees volunteered across the UK to welcome 135,200 participants to get involved, saving over 56 tonnes of CO₂ and burning 45 million calories.

These family-friendly closed road events have a real festival feel for all abilities to enjoy. Find out more and join your local Let's Ride in 2019 at Letsride.co.uk.

2019 Let's Ride Events	
Cardiff	12th May
Birmingham	9th June
Bristol	16th June
Norwich	30th June
Newcastle	7th July
Sheffield	14th July
Southampton	21st July
Liverpool	28th July
Glasgow	4th Aug
Leicester	25th Aug
Leeds	1st Sept
Coventry	8th Sept
Edinburgh	22nd Sept
Manchester	TBC

WE ARE BIRMINGHAM.

It is clear to me that people care passionately about making a difference to their local community. As co-chair of the Regional Community Committee, it has been so encouraging to see where colleagues are already working hard to support local charities that are very important to them and which they feel passionately about. Understanding more about these projects and charities from colleagues has given me a warm glow and makes me feel so proud of my peers and workplace.

It has been a privilege serving on this committee. It has helped to expand our networks within the business, learning more about what a difference peers make and understanding what truly matters to them.

Marie Fryers HR Consultant CMB HSBC UK

Everyone on the committee is passionate about this work, and each person brings his or her own expertise from their daily working life. For example, there are peers from the corporate business who have a really good understanding of the finances, and there is someone from HR who can give a view on how projects will really benefit from HSBC volunteers. This balanced judgement is essential.

What I've realised is simple. You need a plan, you need some hours and you need some energy, but most of all, you need teamwork.





SUPPORTING OUR LOCAL COMMUNITIES



SOLO LIFE OPPORTUNITIES

26 colleague

volunteers

312 estimate

512 90 estimated people total hours impacted

SoLO Life Opportunities (SoLO) seeks to improve the lives of children and adults with learning disabilities through the provision of high-quality leisure and social opportunities, as well as enhanced services such as employment, supported volunteering, training and meaningful daytime activities. SoLO's mission is to release the potential of children and adults with a learning disability through fun-filled stimulating activities that build life skills, confidence and independence.

The volunteer activities for SoLO involved three main objectives: work to make the garden more accessible and easier to use, move and update the charity's sensory room and expand one of the rooms within the centre to accommodate children with wheelchairs. To help with these activities, our volunteers worked in the garden and performed maintenance and moving tasks around the centre.

BIRMINGHAM REPERTORY THEATRE

15

colleague volunteers

ue estimated ers total hours

imated

impacted

Birmingham Repertory Theatre brings interactive theatre workshops to the care homes of residents living with dementia. Sessions explore themes of memory and emotions. Participants are also invited to visit the theatre and attend backstage tours, storytelling sessions and meet with the actors.

Our volunteers assisted with the theatre workshops at the care homes as well as the activities held in the theatre. They provided practical support, such as serving refreshments, but also provided an important element of human interaction for the participants. The project offers those living with dementia the chance to socialise, reducing their sense of isolation and giving them the opportunity to have a shared experience.

HAPPY PRIDE.

EVERYONE.



Top Left: SoLo Top Right: British Cycling Engagement Day,

Edmund Street Birmingham Middle: Birmingham Pride 2018

Bottom: Canal & River Trust clean-up, Birmingham

SNAPSHOT OF OTHER PROJECTS

St Mary's Hospice

Volunteers undertook a complete renovation of the staff canteen, removing wallpaper, carpet tiles and getting the room ready for construction. It is a vital place for staff to rest from a job that is physically and emotionally demanding.

Dodford Children's Holiday Farm

Dodford Children's Holiday Farm offers holidays and short breaks to children who are less fortunate and to those living in deprived areas. Most children who visit Dodford Farm have never been to the countryside and have not experienced the fun of playing outdoors. Volunteers worked to further develop the charity's outdoor facilities, helping to create a maze and outdoor camping space.

Hamilton Autistic School

Hamilton School is committed to working with families and other support groups to further the employment prospects and life chances of adults diagnosed with autism. Volunteers helped plan and put on a showcase to exhibit the extraordinary talents of students at the school.

Pride

325 colleagues, their friends and family marched for LGBT+ equality. Birmingham Pride was the first of 14 UK Pride marches we attended in 2018. In total, more than 650 colleagues, their friends and family took part, and our #PortraitsofPride campaign allowed us to explore marginalised identities from within the LGBT+ community.

Shirley Heath Junior School

The focus of the project for Shirley Heath Junior School was to help create a SEN room for their students. A SEN room provides a calm and comfortable space where pupils with a variety of needs can access literacy and maths at a level that matches their individual abilities.

Hippodrome Relaxed Performance Season

The Hippodrome's Relaxed Performance programme seeks to create an environment that enables audiences with special educational needs and disabilities to attend the theatre. Funding and volunteers helped expand the programme and also helped with workshops for schools and communities.

Birmingham Youth Sports Academy

The Birmingham Youth Sports Academy provides vulnerable children from the inner city with a safe environment where they can enjoy football. HSBC provided funding and volunteers to facilitate a girl's football trip to West Bromwich Albion and a training session with professional coaches.



DEVELOPING THE EMPLOYABILITY AND FINANCIAL SKILLS PEOPLE NEED TO THRIVE SKILLS

The Prince's Trust **COLD STORE**

with a West Midlands base. The converted warehouse is an engaging and creative space for young people to gain new skills and develop their confidence. Working with young people across Birmingham, Fairbridge – a free and fun personal development programme - to help people work towards achieving





Above: Opening ceremony at the new Cold Store Centre, (L-R) John Crabtree OBE, Lord Lieutenant of West Midlands, Griff Rhys Jones. Actor, Allana Watson, Prince's Trust Young Ambassador, Philippa Charles, Director at Garfield Weston Foundation. Left: Learning to count money at Bordesley Green Primary

SPEAKERS TRUST

Speakers Trust provides communication skills training and platforms for young people to build confidence, self-belief and aspirations. Their flagship schools programme, the "Speak Out" Challenge!, enables 14-15 year olds to become more confident, build understanding with their peers and thrive in their next step in education or employment. Our partnership has helped expand the "Speak Out" Challenge! across the West Midlands from September 2018; Speakers Trust now delivers in 1 in 5 state secondary schools in the country. Young people enjoy better chances in all areas of life, promoting resilience, good mental health and the character to rise to challenges.

VOLUNTEER VOICES



Stephen Jenkins, Network Optimisation Manager, RBWM, HSBC UK

"As a new starter, I found it really beneficial to participate in our recent volunteering day at The Canal & River Trust in Birmingham. It was particularly important for me to use the opportunity to meet my new colleagues (who work in a remote team), network in an informal environment and start to build relationships. We spent the day clearing ground and planting spring bulbs to improve the local canalside environment. This volunteer day provided the perfect opportunity to achieve my objectives and to help others - and I'm grateful for the paid leave provided. For others, there are lots of similar opportunities with The Canal & River Trust in Birmingham."

BORDESLEY GREEN PRIMARY

Young Enterprise

Programme

Centre of Excellence

Bordesley Green Primary School in Birmingham has been chosen to join the Centre of Excellence programme in financial education along with three other primary schools. This means that Bordesley Green Primary School will work with an educational specialist to create a detailed programme of financial education for their children, integrating the subject into their curriculum Teachers will receive assistance in the delivery of effective personal finance lessons and learning activities, drawing on the charity's 55 years of experience of aiding educators in schools, centres and colleges across the UK and Wales.

Carol Harris, Headteacher at Bordesley Green Primary School, said: "We know just how important it will be for our children to manage their money well throughout their lives. These skills don't come automatically - they need to be taught. As it is our responsibility to prepare them for adult life, we believe embedding financial education into our school curriculum is a necessity. We are pleased to be working with Young Money and HSBC UK to become a Centre of Excellence in this crucial area, for the benefit of our children." The Centre of Excellence Programme will expand across all our regions in 2019.

WEARE SENTRAL.

It's been a fantastic year for us and impossible to choose a favourite project. We encourage staff throughout the central region and Wales to submit applications for grant funding to support charities that they feel really positive about. Every case that we've supported in 2018 came from an application or recommendation made by a member of staff in HSBC UK.

The passion that comes with these projects is palpable and employee engagement has been outstanding. Through the committee, we draw together representatives from all over HSBC UK, so while we might not necessarily have the opportunity to work so closely with colleagues in different parts of a very large organisation, this is a great way of bringing people together from different teams.

It allows colleagues to find areas of common interest that fundamentally are about doing some good. And that has a very special way of bringing people together. Doing good work across different teams in a large organisation is a great way of creating team spirit.

You also see the impact it has on how people feel about working here. They realise they are working for a company that wants to do good things in support of our larger society – that's hugely positive.

Ultimately, I think it's about values. It's the part we play in society, and it meets our aims of making a positive impact and supporting communities to thrive.



Jon Bramwell Head of Corporate Banking, Midlands Region, HSBC UK





SUPPORTING OUR LOCAL COMMUNITIES

TOPCATS DISABLED CHILDREN'S CENTRE

colleague volunteers

estimated total hours

impacted

Topcats is a small, local charity based in Pakefield, Lowestoft. It's the only drop-in facility for 20 miles and offers a variety of unique activities for young people living with a range of disabilities and special needs.

Working together, volunteers decorated most of the large rooms inside the building from top to bottom. The support provided was used to buy new furniture suitable for the centre users and a much-needed sensory room was completed with sensory equipment. The team also tidied up and painted the outside of the building and installed a new fence along one side to increase security. This project has completely transformed the building, making it more accessible to those in wheelchairs and with complex needs, so it is a safe, fun environment for all.

RADLETT LODGE SCHOOL

colleague volunteers

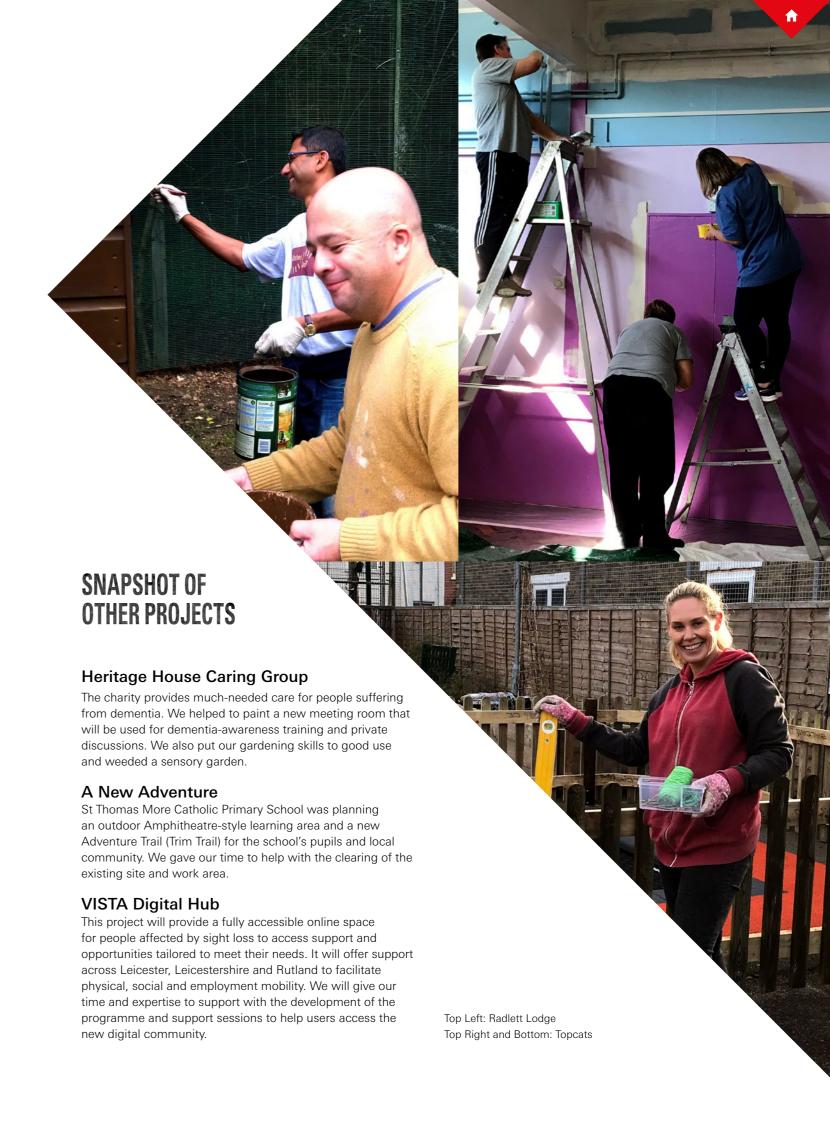
estimated total hours

impacted

Radlett Lodge School is a warm and welcoming, autismspecific learning community aiming to provide students with the best education, the best opportunities and the best start in life. It supports autistic children aged 4-19.

Radlett Lodge is a compact school suffering from lack of space, which accounts for a high proportion of incidents and accidents. In particular, the shortage of outdoor space makes it difficult to segregate pupils of challenging behaviours and different age groups. This project identified an outdoor area that the school already owned but was unable to use.

Volunteers cleared the current site, with specialists brought in to clear any trees or larger objects. This work included dismantling some of the dilapidated equipment, helping to level the area, taking down the existing fence, and helping clear the existing topsoil. In short, a number of jobs requiring nothing more than muscle, hard work and a positive can-do attitude.



WE ARE CENTRAL

TO THRIVE

DEVELOPING THE EMPLOYABILITY AND FINANCIAL SKILLS PEOPLE NEED SKILLS

The Prince's Trust: HSBC UK Breakthrough Award



Wales Winner

TAYLOR SAUNDERS

"When I was 17, I was moved to a care home in England. I had been suffering from PTSD, borderline personality, depression and anxiety; and living far from what I knew, I became more and more isolated. When I was 19, I entered a supported housing project back in the Vale of Glamorgan. I became more friendly with the housing project staff over time and one of them, Adrian, introduced the idea of joining Team. I was very anxious on the first week, but the second week was one of the best experiences I've ever had.

I'm now doing my Level 2 NVQ Child Care Apprenticeship at a children's charity and absolutely love it! The Prince's Trust made me push myself when I didn't think I could. It also made me believe in myself; and now I have a new life and a new future!"



Central Winner

KIERAN EGAN

"I was homeless and had been unemployed for six months. I was taking drugs and diagnosed with depression. I was referred on to The Prince's Trust Team programme and it was here that things started to change. I felt motivated for the first time in years. I made friends and improved my lifestyle choices and felt I had something to get up for every day. I now have a job and volunteer on the Team programme. I'm studying at college for a sports leadership qualification and can see a career for myself doing something I love. I've stopped taking drugs and my future is looking so much brighter now thanks to The Prince's Trust."

Young Enterprise Company Programme Regional Winners

MY SLIDES

Haberdasher's Monmouth Schools won the YE Wales award. They created a bespoke footwear company, offering personalisation using Ink Dye Sublimation technology for a variety of consumer groups.

DYNASTY

Ken Stimpson Community School won the YE East of England award. They created books full of factual interactive activities related to the primary history curriculum.



VOLUNTEER VOICES



Tim Drean, Sales Quality, Swansea RBWM, HSBC UK

"Throughout 2018, I have spent much of my free time volunteering as a motorcycle rider for Blood Bikes Wales. It is an out-of-hours service to directly support the NHS in delivering muchneeded urgent blood samples and breast milk for premature babies.

I typically volunteer for at least two 12 hour rider shifts each month, delivering to local hospitals all over the South Wales area. It is so much fun and you get to meet such a wide variety of people. So many people think that we are employed and they are amazed when they discover that we are all volunteers! The public is so kind and always give generously to this very worthwhile cause.

So, next time you are out and about and you see one of our riders then you know what it's all about! Don't be shy to give us a wave too!!"



Alexander Vyse, Cambridge Branch HSBC UK

"We walked 10 miles across Cambridge, from Hills Road, with the majority of our team to raise as much money for Alzheimer's Society as possible. The highlight of the day was simply spending time with my colleagues and knowing what we were doing was for a good cause."



Anthony James, Customer Service, IBC Swansea RBWM, HSBC UK

"Visiting Golau Cancer Foundation in Singleton Hospital was a positive and humbling experience at the same time. The existing volunteers are a credit to the organisation and they work so hard to ensure the canteen for the cancer patients and families is maintained and managed."

WEARE LONDON.

On the face of it, London is a wealthy city, yet we know that it has many challenges and there are parts of the city where communities are very disadvantaged. Through the Regional Community Committee, we are able to make a difference in areas close to where we live and work. The knowledge, direction and clarity of individuals on the committee combined with the corporate support means that we can choose projects that we feel will have the most impact on the local area.

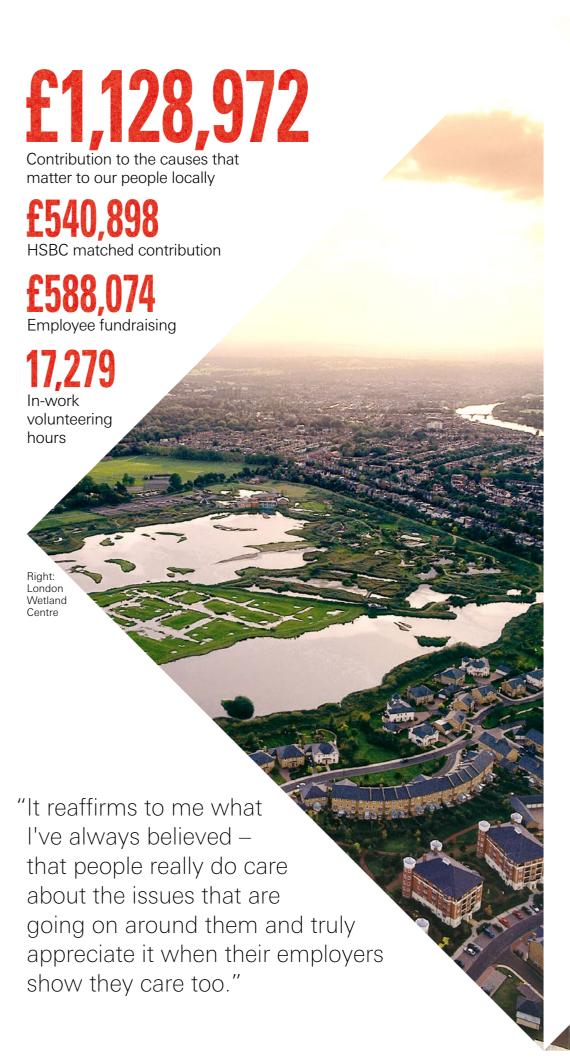
Working with others on the committee also helps to break down barriers between the different business lines and teams, giving people new colleagues, new friends and new associates.

We know that many of our colleagues care deeply about a range of issues in society and want to make a difference. Consequently, the support and interest for local projects has been overwhelming. It has been absolutely tremendous to see how colleagues have been mobilised to get involved in the local area.

This has unleashed so much energy and enthusiasm. It reaffirms to me what I've always believed – that people really do care about the issues that are going on around them and truly appreciate it when their employers show they care too.



Russell Prior Head of Philanthropy, Private Banking, HSBC UK





SUPPORTING OUR LOCAL COMMUNITIES



colleague volunteers

total hours

impacted

The Paddock School is a special school for pupils aged 4–19 years old that supports children with autism and moderate to severe learning difficulties. The curriculum helps students build practical skills that they can apply in the work place. In the onsite café, students learn to cook and serve light meals and can integrate with the local community.

With our support, the school refurbished its garden area, which is used for teaching the students about growing and managing a garden. We built a potting shed, where the students can work in bad weather, and landscaped the area.

All our hard work will help to support the school's goal of transforming lives by providing students with vocational development that will help increase their post-school employment opportunities.

HESTIA HOUSING AND SUPPORT

colleague volunteers

total hours

impacted

Hestia Housing and Support provides care to vulnerable adults and children who find themselves in crisis. They help a very broad range of people including victims of domestic abuse, victims of modern slavery, older people and those in need of drug and alcohol support.

Hestia's Activity Centre in Tooting is an important space, helping people aged 60 and over stay active. Their Recovery Café also provides a safe space for adults who are experiencing a mental health crisis. Our team of volunteers helped to provide much-needed maintenance and refurbishment, transforming the space into a more therapeutic, welcoming and warm environment. We repainted the space, installed furniture and hung artwork created by the centre's members.



Access Sport

The goal of this project was to develop a BMX track in Tower Hamlets, which is statistically the poorest borough in the UK. The track provides young people with an outlet that is free and promotes physical activity. We did maintenance work on the track, supported competition days and provided administrative support.

Sutton Opportunity Pre-School

Sutton offers seasonal care for children from 2 years to statutory school age, providing a safe, stimulating and caring environment. In addition to helping replace tired and worn outdoor equipment, we assisted at the school's summer fair and Christmas concert.

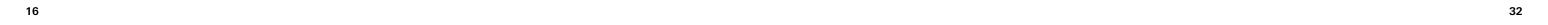
The Diana Award

This charity provides support to vulnerable young people through mentoring programmes. Our team of volunteers provided work experience, guidance on CV writing, interview techniques and career planning during a week-long programme.

The Orpheus Centre

The goal of this project was to help make the entire Orpheus community more physically active. We helped prepare the grounds for an outdoor gym, removing weeds and levelling







TO THRIVE

DEVELOPING THE EMPLOYABILITY AND FINANCIAL SKILLS PEOPLE NEED FOR THE PEOPLE NEED PEOPLE N

Young Enterprise Company Programme Regional Winner

SURELIGHT

Designed, tested and manufactured by the student company from St. Paul's School, Richmond, SureLight improves the safety of cyclists by alerting other road users when you are slowing down, in the same way that a car brake light works. This

innovative idea went onto become The Young Enterprise European Company of the year winner, after progressing through the the London Regional Company of the Year Award, UK National Company of the Year Award and the UK Social Media Impact Award.

The Prince's Trust HSBC UK **Breakthrough Award**



London Winner

JESS BALLANTYNE

"There was nothing I could do to stop the flashbacks from abuse I'd suffered in my past. Eventually, I thought ending my life was the only way out. When I was hospitalised after my third suicide attempt, I was told about the Prince's Trust and the Fairbridge programme. At The Prince's Trust I went from wanting to end my life to being the happiest I have ever been.

"My passion has always been acting, and after completing the Fairbridge programme, I did a course with the London

Bubble Theatre where I ended the week doing a solo performance. I am now on a training course with them and hope to pursue an acting career. A year ago, I never thought that I would be starting a family, or have a career, but now I have all of these things. I've come so far and have so much to look forward to and live for. My first child is due in March and I honestly believe if it wasn't for The Trust I wouldn't be alive, or where I am today."



VOLUNTEER VOICES



Andrew Christon, Sales Quality, RBWM, HSBC Bank plc

"I joined a table with five lads aged 17, whilst volunteering at Inspire! EBP. Two were from Bulgaria, and the rest were from Eritrea, Afghanistan and Brazil. They were all positive and keen to understand about how to get ready for their first interview and understand job descriptions. All had aspirations and hope for the future, which was very humbling, given the challenges several had faced. I felt honoured being able to spend some time with them and would love to help follow this through in the near future."



Rob Brand, Deputy Area Director, West London Corporate Banking, HSBC UK

"On a very hot Friday in August, I joined 14 HSBC UK colleagues to undertake gardening and maintenance at First Step Special Needs School in Hornchurch. Like many charities, they have had their funding cut and are struggling to maintain income and thus services they offer. We were able to provide a team to lighten that load and make a difference to the surroundings for the children and their families. I encourage everyone to join a volunteer activity. The sense of achievement is amazing, as is knowing you have contributed to a worthwhile and muchneeded community resource."



It is important to closely connect with the communities that we work in, look at how we could support them and really understand the whole reason we do what we do.

HSBC UK is a large organisation, so it's been really useful to delegate some of this work to the regions because we feel more empowered to be engaging with our employees locally, encouraging them to submit proposals.

The committees are made up of people in those regions, and we've made sure that we have a good cross section of people of different career areas, different levels of seniority. We want to have a broad spectrum, and it works really well.

We've had a challenge in spreading awareness of the communities fund. To overcome that, we've had charities come in doing roadshows in our canteens and breakout areas to try to increase engagement and awareness on how to get involved. We also have a new central volunteering platform that enables people to upload volunteering opportunities.

The momentum is definitely building, and we are seeing how shining a light on local communities is making the efforts feel more local, and as a result it's making our employees feel more connected to both the cause and their colleagues.



Tom Ashford
Regional Head of Enterprise Services
UK, EMEA & MENAT, HSBC Bank plc





SUPPORTING OUR LOCAL COMMUNITIES

WORK LTD

20 colleague volunteers

estimated total hours

129
people

Work Ltd supports 79 students, many of whom have moderate-to-severe learning difficulties. Their centre offers a range of activities from working in the centre's Hidden Gem Café to learning basic life skills in the kitchen to doing a variety of arts and crafts in the craft centre and workshop.

The centre received funding to build a wooden cabin, which will provide much-needed additional classroom space. Our volunteers helped furnish and equip the cabin, landscape the surrounding ground to improve access and build a sheltered outdoor area.

They also supported with ongoing maintenance from weeding to painting. In the long-term, this project will have a significant impact on the charity, enabling it to develop and offer a richer programme of activities to people with learning difficulties in the local area.

BURY SOCIETY FOR BLIND AND PARTIALLY SIGHTED PEOPLE

25 colleague

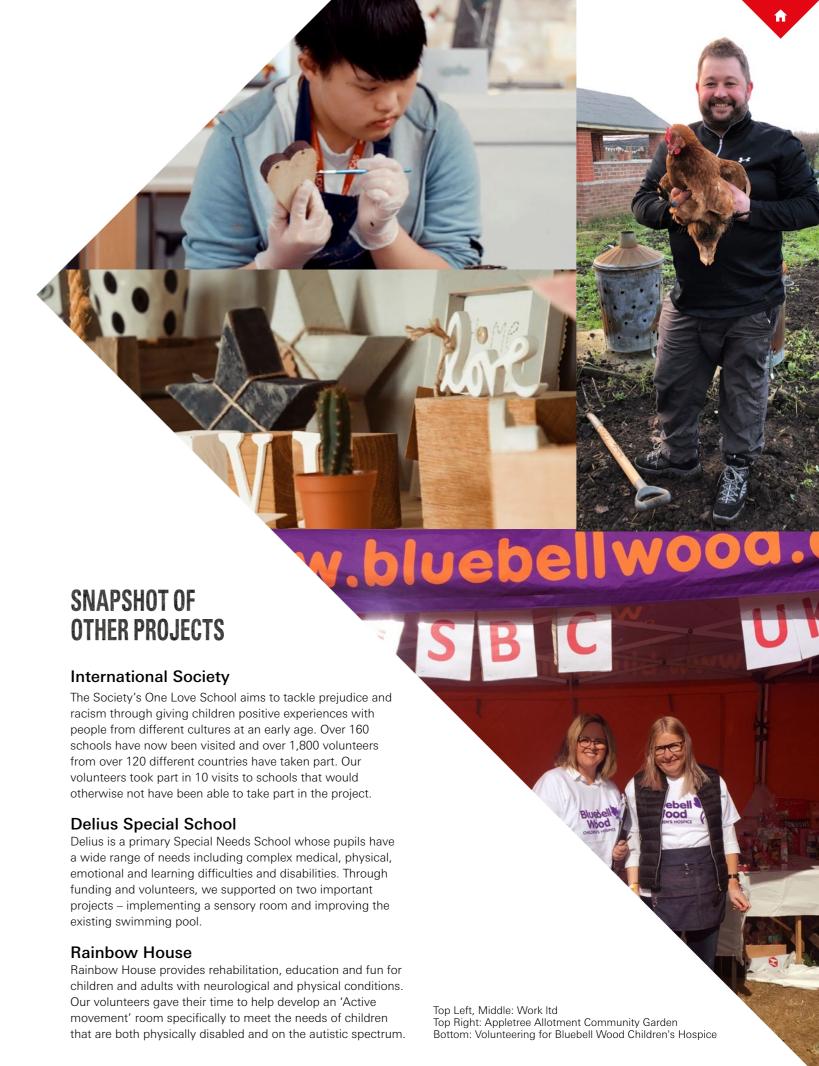
20 340 colleague estimated volunteers total hours

7,000 people impacted

Bury Society offers support and information to visually impaired people in the Borough of Bury. It aims to reach out to as many people as possible to improve confidence, well-being and esteem and maximise their potential in the world of work and education.

Our volunteers supported with the desperately needed refurbishment of Wolstenholme House to provide a vastly improved environment for the blind and partially sighted clients and support staff that use the facilities.

Work included making the building water and damp-proof, providing modern eco-friendly disabled toilet facilities, redecorating the ground floor areas and providing useable cellar storage space.





The Prince's

Trust HSBC UK

Breakthrough Award

TO THRIVE

EMPLOYABILITY AND FINANCIAL SKILLS PEOPLE NEED POPLE NEED

Young Enterprise Company Programme Regional Winners

VORTEX

Ockbrook School won the YE East Midlands award. They sell positivity journals, pendant necklaces and a design-your-own-t-shirt kit for children. Their products are made with the intention of enhancing people's lives.

HEAVENLY HANDMADE

Whitburn Church of England Academy won the YE North East Company of the Year award, hand-making and sourcing all products locally, with an ethos of using recycled materials from ethical companies.

St John Fisher won the YE West Midlands Company of the Year award. They developed a fully functional Maths Application on Apple and Android devices with supporting revision cards and worksheets using augmented reality.





KELLY MCKIE

"I'd been in and out of care from the age of two and thought I was unlovable. I did whatever it took to get people to like me, but that made me vulnerable. Experiences in my childhood destroyed my confidence. I'd get angry and aggressive at school for no reason, and when people tried to help, I got scared they'd hurt me, and rebelled. After I dropped out of college, I got depressed and started drinking and taking drugs as a way of coping. Then my dad died and that's when I hit self-destruct. Suicide seemed my only way out.

"My stepmum realised I wasn't coping and let me move in with her. She helped me get clean and it was around then that I got involved with The Prince's Trust. I got a real kick from the activities on Team, loved Get Started with Health and Fitness, and received continuous support through Talent Match, joining the Youth Panel where I helped make decisions about young people's pathways.

"I've learned so much about myself and what I've got to give because of The Prince's Trust. If it wasn't for them, I'd be dead in a gutter. They have picked me up so many times. Thanks to them, I've finally got a job and a life I enjoy and



VOLUNTEER VOICES



Jamie Bourke, Product Manager, Leeds, RBWM, HSBC UK

"From a team-building perspective, it was fantastic to spend a day out of the office making a true difference. We were able to complete some fairly physical work of digging and planting a large area of the site, which would otherwise have taken months to complete. Wakefield Council were delighted with the work and can't wait for us to go back next year. As a team, it was a great opportunity to spend time working together and in the fresh air. As well as helping the community, I think we also learned things we never knew about each other and felt truly refreshed on our next day in the office."



Senior Technical Analyst, Enterprise Services, HSBC Bank plc

"We regularly support Bluebell Wood at different charity events. It gives me a great sense of achievement, not only raising funds for a local charity, but forming new friendships with other volunteers and families of Bluebell Wood. The Charity supports families with terminal illness up to the age of 25. The highlight of the day was seeing the face of one of the patients meeting Elsa from Frozen, she didn't stop hugging her for at least five minutes. It makes you realise how such a small gesture can make a thousand smiles and another valuable memory for the families."



WEARE SCOTLAND.

The projects were proposed by colleagues within the business and on many occasions, we understood the individual's involvement in that charity or school project. This connection makes the project even more meaningful. In many cases, being local to the project meant that you already knew about them, so it certainly wasn't just a desktop exercise.

I think the local connection adds a huge amount of ownership and ensures that we see these projects through. It's not just about giving money. These are all projects that we felt personally invested in, as individuals and as employees of HSBC.

The beneficiaries are amazed at what HSBC can do, not only through the power of the contribution we can make, but also through the access to volunteers and the ongoing engagement that they will have. It's not a one-off cheque that arrives in the post. We're invested in making sure that these projects are successful and continue to thrive.

For the sustainability of our business, this is massively important to not only the people that are working for us today, but the people who want to work for us tomorrow. This spirit has allowed us to generate a momentum with such genuine ambition. It feels like we are on a journey to achieving some quite exciting things in terms of what HSBC UK can do.



Doug Baikie
Head of Corporate Banking, Scotland
HSBC UK





SUPPORTING OUR LOCAL COMMUNITIES

ABERDEEN CYRENIANS

colleague volunteers

total hours

For over 50 years, Aberdeen Cyrenians has been meeting the needs of people who are homeless, at risk of homelessness or affected by homelessness. They offer a lifeline to hundreds of individuals and families, supporting them through difficult circumstances and helping them integrate back into society.

We supported the charity's Street Alternatives project, which provides hot meals, showers and laundry facilities for people who are sleeping rough or have no access to cooking or personal care facilities.

Our team of volunteers repainted the Street Alternatives dining room, giving this important room a bright new appearance. Our support also helped the charity purchase replacement items, including a television and DVD player, new shelves and pin boards, fans to keep the area cool in the summer and craft items to help decorate the dining room.

This work supports the long-term sustainability of the project and the help it gives to some of Aberdeen's most vulnerable individuals. The improvement has meant that the local community and the users of the kitchen now have fresh, pleasant surroundings to have a hot meal, play board games or do crafts in.

EDINBURGH ALL-ABILITY CYCLING

colleague volunteers estimated

total hours

impacted

The Scottish Health Survey (2012) states that only 26% of people with disabilities are physically active. The project's aim is to increase this through cycling and improve the health and wellbeing of those who are vulnerable, providing affordable adaptive bikes and a safe cycling environment.

Edinburgh ABC provides cycling facilities for everyone, enabling people with mental and physical disabilities to break through the significant barriers to physical activity. We supported weekly cycling sessions and provided support to open a second cycling facility in Edinburgh.

This has increased confidence and provided two safe, inclusive areas in Edinburgh where they can go ride a bike with no stigma attached.



Barnardos

Barnardo's Caern Project provides respite care to children with additional support needs. We helped update and beautify the garden and play equipment.

Calaiswood School

This project provided Calaiswood School with a supportive motorised training device. This allows children with mobility challenges to experience physical activity in an upright weight-bearing position, which can be immensely beneficial. We also supported the school with general maintenance, fundraising and other activities.

Friends of Sanderson

Sanderson High was opened in 1994 and at present has 15 classes that educate and support children with disabilities and learning difficulties. Our team of volunteers supported a wide variety of events and activities throughout the year, including fundraisers and school trips.

Top two images Hamilton Community Week Roadshow. Middle: Aberdeen Cyrenians Bottom: Murray Court volunteering at Royal Edinburgh Hospital



TO THRIVE

DEVELOPING THE EMPLOYABILITY AND FINANCIAL SKILLS PEOPLE NEED FOR THE PROPERTY OF THE PROPERTY

Young Enterprise Company Programme Regional Winner

ESTRELA

Kirkwall Grammar School from Orkney won the YE Scotland Company of the Year award for creating a remote-controlled, battery-operated cylindrical lamp, handcrafted with unique Orcadian-themed

designs. Derived from the word 'star' in Portuguese, the Estrela team wish to light up your night with their unique, handmade lamps inspired by the exquisite landscape of Orkney.

The Prince's **Trust HSBC UK Breakthrough Award**



Scotland Winner

CAROLINE CLEMENSON

"I moved in and out of the care system for most of my life; the instability affected my schoolwork quite badly. Ready for a fresh start, I signed up for Get Started in Complementary Therapy. I'd been on Achieve a few years before and liked it; but this time I completed two Get Started programmes, then Make Your Mark. I have a more positive outlook because of The Prince's Trust; they gave me the courage to believe in myself. I'm now at college working towards my goal of becoming a personal trainer, so I can give my boy the financial and emotional stability he deserves."



VOLUNTEER VOICES



John Turner, Service Recover, RBWM, HSBC UK

"We got the chance to make a difference to the cleanliness of the beach and surrounding areas of South Queensferry, for the benefit of wildlife and visitors alike. Great HSBC (and Keep Scotland Beautiful) are supporting this type of thing, to create awareness of the importance of our environment. Nice to get to know colleagues better, outside of the pressures of work as well."



Murray Court, FCR Data Reconciliation, HSBC UK

"This summer, I delivered a beekeeping course for the patients of the Royal Edinburgh Psychiatric hospital with the help of the Cryrenians charity who operate a community garden on the hospital grounds. For 8 weeks, we met on Wednesday afternoons and learnt a little bit more about bees before getting dressed to inspect the hives. It was a good summer and we were able to extract 48 jars of honey together by the end of the course, half of which was donated to the hosting charity."





One of the things we are most proud of is the collaboration and relationships that we have forged as we built our Regional Committees. It's been an amazing sight to see how people can come together for a common purpose.

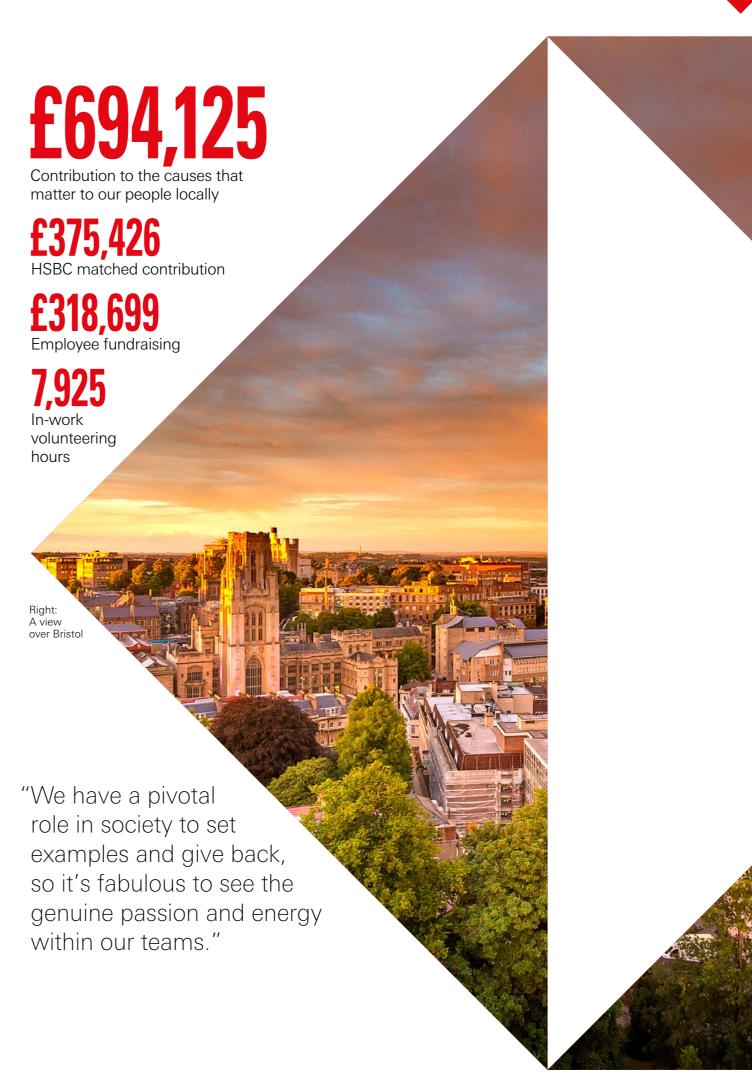
What I've started to see through this community work, however, is that our teams are gradually coming back together again, making connections and developing those relationships. This only makes us stronger.

As a major business in the UK, we have a pivotal role in society to set examples and give something back, so it's fabulous to see the genuine passion and energy within our teams to make this possible.

I've noticed a double benefit emerging as well. As we help the vulnerable people in our society most in need, there is a wonderful payback, as engagement and morale improves within our teams. The more we engage with our communities and support projects that we are passionate about, the more you feel this wonderful sense of wellbeing. It just glows – it's actually palpable.



Andy Manley
Deputy Regional Director, Corporate Banking
HSBC UK





SUPPORTING OUR LOCAL COMMUNITES

FARMS FOR CITY CHILDREN

colleague

volunteers

estimated total hours impacted

The charity offers urban children from all over the country a unique opportunity to live and work together for a week on a farm in the heart of the Devon countryside. Farms for City Children aims to encourage learning, raise self-esteem and enrich young lives by providing a safe and welcoming setting where children can learn through doing, experience the outdoors and gain an understanding of where their food comes from.

We helped Farms for Children plant a new sustainable orchard at their Nethercott House farm. Activities included planting a hedge to create part of the boundary for the new orchard. We raised funds to buy juicing equipment so that the children can make juice from the apples grown at the farm. The project provides ongoing opportunities for students to get involved during their stay at the farm through fruit picking, maintaining tree guards or crushing apples. It gives children the opportunity to understand the seasonality of fruits and vegetables and where their food comes from.

SEBASTIAN'S ACTION TRUST

volunteers

total hours

of its young founder, nine-year-old Sebastian Gates, who was battling a life-threatening condition that eventually claimed his life on Christmas Eve 2003. Sebastian dreamed of creating a unique respite facility for seriously ill children and their families, where they can enjoy time together, make memories and build the resilience needed to face the challenges ahead.

The Trust is working to construct fully accessible woodland trails and play areas that contain bug and bat boxes, a treehouse, rope swinging areas and other features that enable children to play and engage with nature. We helped clear trails, chop logs, erect signs and plant bulbs. This play area provides an important space for children with illnesses and their siblings to have fun, be kids and build a bank of happy childhood memories.

SNAPSHOT OF OTHER PROJECTS

Shelter England

The Dorset Hub of Shelter England helps tenants in the area find and stay in their homes. We helped renovate the interior and exterior of the hub, creating a friendly and functional environment for the charity and the people it serves.

The Outward Bound Trust

The Outward Bound Trust immerses young people in the great outdoors where they learn leadership skills, teamwork and resilience. We supported 24 disadvantaged young people to attend this transformative experience. In addition, colleagues accompanied the children on the retreat.

Martlets Hospice

For this project, our team of volunteers assisted with activities to improve the gardens surrounding the hospice. Activities included planting trees, installing planters and creating seating areas within the garden.

BMX Bristol

This project provided support to the BMX Legacy Programme, which uses cycling to improve the lives of vulnerable children and young people in deprived communities. Volunteers assembled bikes and performed site maintenance activities.

CHICKS

Provides children from disadvantaged backgrounds with a 5-day break where they can just be children. Providing muchneeded refurbishment to the CHICKS Coastal Retreat, volunteers cleaned, assembled furniture and installed new fixtures

Little Owls Nursery

Our team of volunteers helped to purchase and install climbing equipment and an all-weather surface in the front garden of the nursery. The project involved clearing the area and working with the children and nursery staff to educate them on safety.

Manor Primary School

Manor Primary School has a higher percentage of disadvantaged students than the surrounding area. Volunteers worked to make improvements to the school's Foundation Stage garden, which is used by pupils aged 3-5 years. The project included funding for a bike shed and fence screening.

Dorothy House Hospice

Dorothy House Hospice Care provides free-of-charge care to patients with life-limiting illnesses. We helped with area clearance works and construction to install a much-needed cycle shelter.





TO THRIVE

EMPLOYABILITY AND FINANCIAL SKILLS PEOPLE NEED POPLE NEED TO THE NEED PEOPLE NEED TO THE NEED PEOPLE NEED TO THE NEED PEOPLE NEED PEOPLE NEED PEOPLE NEED TO THE NEED PEOPLE N

Young Enterprise Company Programme Regional Winners

IMPACT

The Abbey School won the YE South Central Company of the Year award. They created a diverse cookbook that aims to help everyone enjoy restaurantquality dishes at home whilst bringing the community together.

SAVE OUR WORLD

Ilfracombe Academy won the YE South West Company of the Year award. They developed a trilogy of books to teach children about issues surrounding plastic pollution.

impact MAKE ONE

ome

The Prince's Trust **HSBC UK Breakthrough Award**



South Winner

ZAK GARDINER

"I didn't know I had autism until I was 16. Up until then I couldn't understand why I felt like an outcast. I'd hide under my hoodie so I didn't have to talk to people. At home, I'd stay in my room playing on my games console. I started to go into college once a week for support, and was persuaded to go

on a Prince's Trust course my brother had been on: Team. Team helped me with my confidence and gave me something to smile about. I don't wear my hood up anymore and I have friends that I go out with on my own. I've also started studying IT at college to help my career prospects."

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VOLUNTEER VOICES



Andie George LP&I Help Desk Fareham, RBWM, HSBC UK

"A group of my colleagues and I went to Ranvilles Nursing Home to help decorate the communal areas for Christmas. The residents can sometimes get confused with what time of year it is and so this helps them to be aware. We split into smaller groups and each decorated a different area of the home. It was a fun-filled day helping the residents and nurses, making the home a more warm and welcoming place."



lan Burgess, Trust Company, HSBC UK

"I volunteered at Victoria Country Park, which is on the shores of the Solent, and Tim Ford, one of the team, volunteers there every week. He organised the team activity. Even though the beach at Netley Southampton appeared to be clean, a closer examination revealed lots of small pieces of plastic, foam, polystyrene, glass, straws etc, all items that damage animals in and out of the water. My advice to anyone considering a volunteer day is to go for it and throw yourself into it - you will feel a great sense of achievement afterwards."

WE ARE

first direct

First and foremost, **first direct** is about its people – both colleagues and customers. We are mostly in two offices, Leeds and Hamilton, which allows us to focus even more on our local communities. What is more, our employees are from these communities, which adds an extra thread of connection between the issues, our efforts and the impact.

Our community strategy is called 'Make It Happen', and we use this to get people to support the projects and promote them. We've centred this strategy around 3 pillars that closely intertwine: the impact on the local community, the impact on the planet, and the impact on our people and their wellbeing.

Our committee works hard to get people involved, including walking people through the process of how to propose a project and what would be needed to get the project going. People are very keen to volunteer, so we work hard to facilitate that. That is why with the projects we choose, we ensure that they will provide a lasting impact and ongoing volunteer opportunities.

We are proud of our people, and we make sure employees know that they have support to go out and give back. It makes them proud to say, well actually, I was supported to do this by my company and that goes a step further. I wasn't just given the time, I was also given the funding and resources to make it happen.



Simon Hustwit
Transformation Delivery Director,
first direct



WE ARE

first direct

SUPPORTING OUR LOCAL COMMUNITIES

OUTWARD BOUND

3

210

colleague estimated volunteers total hours

Working with vulnerable students, the Outward Bound Trust aims to unlock the potential of young people through discovery and adventure in the wild. Using activities based around what it calls 'experiential learning', the trust supports young people and encourages them to discover and develop skills that will help them throughout their whole life journey.

Our employees worked as mentors with the Outward Bound Trust, participating in 5-day courses that expose students to the outdoors. During the course, volunteers act as role models and help participants in the programme develop their life skills.

YORKSHIRE SCULPTURE PARK

36

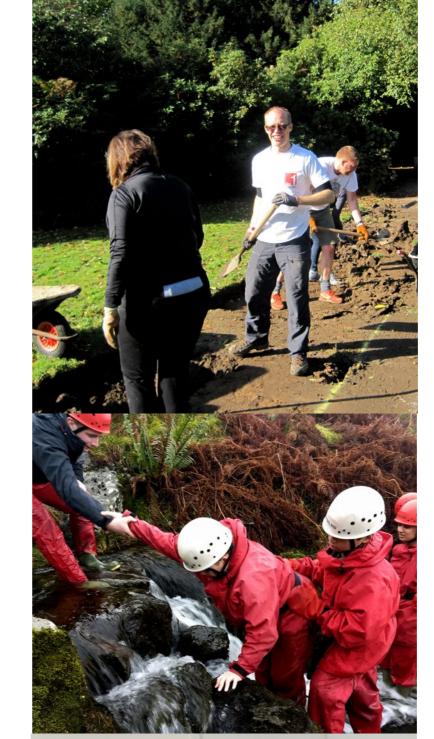
colleague volunteers

estimated total hours

500,000 people impacted

Yorkshire Sculpture Park is a visual arts visitor attraction centre that aims to provide education and wellbeing programmes. As part of its wellbeing programme, it is currently assisting two groups of vulnerable adults: adults with mental health challenges and adults over 55. The Sculpture Park also works to help educate the public about the arts in general, with a particular focus on sculpture and the visual arts. The Park is also maintained and developed for the purpose of exhibiting and promoting the understanding of sculpture in the landscape.

Our team of volunteers helped to revitalise parts of the park that had fallen into disrepair. Tasks we completed included fixing pathways so they are safe, flat and accessible for all, removing vegetation from receptacles that have degraded and replanting the material elsewhere in the park, and removing invasive plant species.





Top: Yorkshire Sculpture Park Middle: Outward Bound Bottom: IntoUniversity

SNAPSHOT OF OTHER PROJECTS

Franciscan Friars of the Renewal

St Pio's Friary, part of St Patrick's Catholic Church, offers support, food and clothing for homeless and vulnerable people as well as a regular soup kitchen. Prior to this work, St Pio's received more food donations then they had the capacity to store. Funding helped transform the cellar of the charity into a warm, dry place that can be used as a foodbank.

Viewpark Parish Church

ViewCare is a non-profit service designed to support those in poverty, in debt and in need. The services offered are open to anyone in the Lanarkshire communities regardless of their race, nationality, age, gender, disability, religious beliefs, or denomination. Our volunteers helped run a variety of the charity's services, including the foodbank, clothing and home bank, school uniform bank and Turkey at Christmas programme.

INTO UNIVERSITY

IntoUniversity offers an innovative programme that supports young people from disadvantaged backgrounds to attain either a university place or another chosen aspiration. We are involved in a variety of programmes run by IntoUniversity, including helping support students as they try to reach university and navigate through it.

Business in FOCUS One-day dynamic, business-focused challenges. We run the Business in FOCUS sessions from **first direct**, guiding the young people through the day's activities. Each year we run a series of these challenges on-site.

Careers in FOCUS We have supported Careers in Focus sessions, bringing to life the varied careers at **first direct** and challenging the students to 'create' their ideal bank account.

Corporate Mentors This is open to graduates and training is to be given to become a Corporate Mentor, so that we can support Year 13 students to navigate their way to/through university.

WE ARE

M&S BANK

Central to our brand is how we care for our customers, colleagues and society. It's something that we hold very true to our hearts and the work we do in the community is central to this. We've put a lot of focus on engaging our colleagues in supporting our community activity, from creating pop-up shops within our offices in Chester to supporting and facilitating fundraising initiatives both in and outside of work.

Our commitment to supporting our community also comes through in our products – which sees us donate £25 to Shelter for every mortgage we provide. Building on our relationship with Shelter, M&S Bank's executive committee, including our CEO, took part in a home makeover.

The team donated their time, funds and furniture to transform a single mother's rundown house into a proper home for her and her daughter. Working together, the executive committee achieved this incredible feat in a single day. Of course, there have been many fantastic charities we've supported over the last year, but this was certainly

something special and a project that enabled us to engage the whole business in the work Shelter does, and the difference we can make, together.

2018 saw 53% of our colleagues volunteering for over 60 charities – our strongest year ever. We've found that the shift to the regional committees has given us much greater ownership. It's really reinvigorated how our people view the fund, because they know it's local and our colleagues can really see the difference it makes in their communities. It just feels closer and people are definitely more engaged.

Helping the community is also developing the community we have in our business. Our colleagues build networks and, most importantly, they also build friendships. As a result, they then understand more about the business and the roles colleagues are doing. It's organically built engagement.

Volunteering is a real opportunity to bring people together and helps to make M&S Bank much more than just a place to work.

M&S BANK

£253,002

Contribution to the causes that matter to our people locally

£107,770HSBC matched contribution

£145,232Employee fundraisin

6,697 In-work volunteering hours

"2018 saw 53% of our colleagues volunteering for over 60 charities – our strongest year ever."



Ashley Nelson Senior Engagement Manager, M&S Bank

WE ARE M&S BANK

SUPPORTING OUR LOCAL COMMUNITIES

THE COUNTESS CHARITY

colleague volunteers total hours

This charity manages and raises funds for projects at Chester Hospital and its work is focused on enhancing and improving

Our funding and volunteer support focused on developing a secure sensory haven garden, giving patients a safe space in the fresh air away from the ward area. We helped plan and design the garden, sourced materials and offered our painting and planting skills.

The garden will have a lasting, positive impact on patients and their families, offering a peaceful space to spend time with loved ones away from the hospital ward.

DERWEN COLLEGE

colleague volunteers

estimated total hours

Derwen College provides residential further education for young people with learning difficulties and disabilities. Its facilities are now being updated in a three-phase project that sees the refurbishment of the current swimming pool, redevelopment of the therapy and fitness centre and the refurbishment of the student bungalows.

We have provided funding for the refurbishment of two bungalows and volunteers will help paint and decorate the buildings after the more specialist construction work has been completed.

The bungalows play a vital role in the students' personal development, giving them the opportunity to live 'semiindependent' lives, helping to prepare them for life after college. More and more wheelchair users are using the facility and the work of our volunteers will help to give them a feeling of independence in a safe environment.



Top to Bottom: London to Paris Cycle for Alzheimer's, The Countess Charity, Clwyd Special Riding Centre, Shelter Family Funday at Chester

SNAPSHOT OF OTHER PROJECTS

JusB

This community youth charity offers young people a place where they can meet and socialise safely as well as discuss any issues they have with well-trained youth workers. We supported with the decorating and setting up of a tranquil room, which offers young people of all ages a quiet space to escape from everyday demands.

Your Space

The charity provides activities and clubs for children who are on the Autistic Spectrum or have related conditions. It also supports their families and carers offering them respite from their caring responsibilities. Our support and volunteers have enabled the charity to continue offering valuable family swimming sessions, as well as climbing and football sessions for the children.

Clwyd Special Riding Centre

The Centre offers a variety of valuable equine experiences for people with additional needs. The garden attached to the Centre's holiday accommodation block was in need of upgrading to make it accessible to all users. We provided much-needed painting, planning and garden design services.

Moulton Primary School

This project was to develop an external school building to provide a safe learning environment, in particular for vulnerable children who have a range of challenges, from sensory needs to Autism. We helped clear the building, decorate the room and develop bespoke decorations and sensory stimulus for the building.

Shelter Family Funday

The project supports vulnerable people in the community by offering users of the local Shelter hub the opportunity to spend the day at Chester Zoo as a family. Our support covered the cost of the day, while volunteers gave their time on the day to help ensure it was a great success and enjoyed by all.

This charity supports the families of disabled and terminally ill children in the UK. Newlife runs the only fast track equipment services in the UK, helping children in urgent need. It raises some of its income through the sales of new clothing, which is donated to them through partnerships with high street retailers. We helped to de-label and prepare the new stock for sale in their charity shops.

WE ARE HSBC UK.

We have committed to reduce our waste by 75% and recycle 100% of our office and electronic waste. By the end of 2018, HSBC UK reduced waste by 57% and recycled 75% of our waste.

We have prioritised the removal of all our single use plastic by the end of 2019 and all employees will receive a reusable, stainless steel water bottle, which will remove 9 million plastic cups per annum from our waste in the UK.

We've purchased the bottles from the charity <u>Give Me Tap</u>, which has partnered with 817 shops in 157 towns and cities around the UK to provide free water refills. What's more, the proceeds from every bottle will provide five years of clean water to someone living in Africa.



ENVIRONMENTAL VOLUNTEERING PARTNERS

We support a number of partners who are protecting the environment for future generations.

Wildfowl & Wetlands Trust — London Wetland Centre

Volunteers chipped down wood piles the size of a two storey house, accrued from the annual coppicing of the grounds in autumn and winter (completed by further HSBC volunteer teams armed with bow saws and loppers). Elsewhere on the reserve, volunteers reclaimed dozens of meters of pond banks in our bird exhibits, while other volunteers bravely donned chest waders to pull masses of vegetation out of streams to get the channels flowing properly for the wildlife who live in and depend on them.



Canal & River Trust – Birmingham

270 staff volunteered over 1,300 hours to this project in 2018. Initially, 5 volunteering days were allocated to this project, but the response was so positive that another 10 days were scheduled in across the summer. The goal of this project was to improve the environment around the area with a main project of building, filling and maintaining raised planters supplemented by general tasks such as litter clearance, vegetation management and painting. These efforts have rejuvenated the Gas Street Moorings island and made a significant impact in removing litter and tidying up other areas around Birmingham, such as the Sea Life Centre and Birmingham arena.

Royal Society for the Protection of Birds

The **first direct** Customer Call Centre in Leeds has volunteered at RSPB Fairburn Ings near Castleford for some years, but 2018 was the first year volunteers supported the habitat management work at Fairburn's sister reserve, St Aidan's. Both reserves are reclaimed, former coal mines – although you would hardly know this given the abundant wildflowers and wildlife at both sites. Together they support some nationally important populations of birds including Bittern and Black-necked Grebe. In 2018, the reserves welcomed 9 **first direct** work parties – a total of 451 volunteers – between March and July, carrying out vital control of invasive species.



LOOKING FORWARD WITH OUR COMMITMENT TO SUSTAINABILITY

HSBC is on a mission, committed to sourcing 100% of our electricity from renewable sources by 2030. Currently, 71% of our electricity comes from renewables through power purchase agreements for one solar and two wind farms.

To raise awareness of the transition to a low-carbon economy, HSBC UK runs a Sustainability Training Programme in conjunction with Earthwatch, an environmental charity. The programme includes a two-day residential workshop, using a mix of classroom and outdoor based experiential learning with participative scientific research.

It improves our employees' understanding of key global megatrends, such as climate change and urbanisation, while providing the opportunity to take part in scientific research. Employees then create an action plan to support our sustainability strategy.

In 2018, we ran 6 offsite training programmes, 66 employees attended a 2-day offsite Sustainability Training Programme and 20 senior leaders attended a 3-day Sustainability Leadership Programme. In addition, we launched online training in collaboration with the Cambridge Institute of Sustainability Leadership on our HSBC University platform.

VISION FOR A SUSTAINABLE FUTURE

We are committed to growing our business in a sustainable way with a focus on moving to a low-carbon economy to protect our planet, recognising our role in supporting the communities in which we operate.

We have accelerated our progress to embed sustainability into all areas of our business and will continue to educate our people and our societies on the need to act urgently, if we are to limit the impacts of climate change.

We will continue to connect our people to their environment and communities through a variety of opportunities. This supports the people who need it most, increases awareness of the need to protect our natural environment, improves our own wellbeing and creates a greater sense of purpose.

We really are part of something far, far bigger.



Michaela Wright Head of Sustainability, HSBC UK







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Published: April 2019

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