



Community Report

Supporting local communities and the environment in 2019

A WORD FROM IAN STUART

Being part of a community builds our sense of pride, purpose and belonging. It really matters.

At HSBC UK we understand the important role banks play in a thriving society and we care about our impact. This is why we work every day to meet the needs of our customers, colleagues and the communities we serve.

Our approach to community investment is based around three priorities; enabling the net zero carbon economy of the future through sustainable finance, educating young people to make the most of the opportunities available to them, and getting involved in our local communities to support those most in need.

Powering the net zero carbon transition

HSBC UK is at the forefront of building the sustainable finance solutions that will help power the transition to a net zero carbon economy. We are also embracing the opportunity to innovate across our own operations, to support the UK ambition to achieve net zero carbon emissions by 2050.

Providing Future Skills and supporting vulnerable groups

Making your own way in the world is never straight forward. That is why we are giving young people the skills and confidence to help them forge their own paths through our future skills partnerships. We are also taking extra care of those most in need with support through our charity partnerships.

Getting involved locally

Community starts at home and this has never been more true of our business than now, with our colleagues taking time out of their day to volunteer and donate their personal time to fundraise. Through our commitment to match funds raised by our colleagues, we've helped hundreds of charities help thousands of people across the country.



It makes me really proud to lead an organisation that is able to give so much back to the UK. Individually there are many stand out contributions, and collectively this all adds up to so much more. Together we thrive.

Ian Stuart
CEO, HSBC UK



Top and Middle: HSBC UK colleagues volunteering with the Canal and River Trust in Sheffield
Bottom: Grimsby branch colleagues enjoying a beach clean

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£6,927,958

TOTAL RAISED FOR CHARITIES IN 2019

8,155

individuals volunteered

5,485

claims for matched funding

£3,629,461

raised by employees

33,631

vulnerable people helped through our Future Skills and grassroots programmes

25.5%

employees volunteered in work time



FINANCIAL INCLUSION

Accessing the financial system is vital for everyone, but for some people in society this can be incredibly hard. At HSBC UK, we have been working to support some of the UK's most vulnerable people, giving them access to the financial system, which can change lives.

No Fixed Address, helping homeless people

Our [No Fixed Address service](#) enables colleagues to open bank accounts for homeless people, supported by case workers, without requiring photo identification or proof of address, such as utility bills. These documents are often extremely difficult, or even impossible, for homeless people to source. The solution launched in our Lord Street branch in Liverpool in September 2019 is now available in 38 branches across the UK. We're continuing to expand the service across the country.

"A bank account can be a vehicle to help lift someone out of homelessness, providing a way to receive payments, such as a salary or benefits. We're pleased to see HSBC UK making it easier to get a bank account without having a fixed address.

Jon Sparkes
Chief Executive at Crisis

"Everybody is entitled to start again, entitled to an opportunity. We've got things set up now so if we're approached, we can help."



Karen McGiveron
Universal Banker,
Liverpool Lord Street Branch

Support for survivors of human trafficking

Human trafficking and modern slavery are growing issues in the UK. Victims of trafficking typically find themselves working for little or no money, often in poor conditions, with their lives controlled by organised crime gangs. Those who escape can often lack basic necessities and may not have any formal identification, such as a passport. We're working closely with a number of charities, including the Salvation Army, Kalayaan and Migrant Help, to provide Basic Bank Accounts to survivors. This industry-leading ['Survivor Bank'](#) service is available in over 38 UK towns and cities.

Branch colleagues working with local partners on the launch of the No Fixed Address Account, clockwise from top left: Colleagues with St Basils in Birmingham New Street, The Whitechapel Centre in Liverpool Lord Street, Crisis and Changing Lives in Doncaster, and Emmaus in Dover

Bank of the Year for Financial Inclusion

HSBC UK was named [Bank of the Year for Financial Inclusion](#) by The Banker, in its prestigious global Bank of the Year Awards 2019, for helping homeless people and victims of human trafficking.

The accolade recognises banks that perform a social function, by reducing poverty and boosting prosperity, and are focused on creating a responsible and sustainable path to growth.



Maxine Pritchard, Head of Financial Inclusion and Vulnerability, HSBC UK said: "We believe that banking should be available to everybody, regardless of their circumstances. We're proud to have won this global award in recognition of our industry-leading work."

Our Financial Inclusion Heroes

"We've provided 41,000 UK colleagues with Financial Inclusion awareness training and launched our Financial Inclusion Heroes campaign to highlight the work our people are doing to support customers.

"Colleagues play a key role in ensuring HSBC UK is truly accessible. We're focused on putting Financial Inclusion and Vulnerability at the heart of everything we do – whether that's serving customers or developing our products and services – and creating a bank to be proud of," said Maxine Pritchard.

WE ARE BIRMINGHAM.

£427,195

Total contribution to the causes that matter to our people locally

£236,660

HSBC UK matched contribution

£190,535

Employee fundraising

8,246

In-work volunteering hours



“When you get the emails or the thank you cards or the videos from the beneficiaries saying, ‘You’ve completely changed how we can help our communities’ and there are tears of joy, you can’t help but feel absolutely amazing about the decision you’ve made to support that organisation.”

Neil Beetlestone

Head of Retail Banking & Wealth Management,
Central Region, HSBC UK



Right: Enjoying a Relaxed Performance at Birmingham Hippodrome

SUPPORTING OUR LOCAL COMMUNITIES

Youth Mental Health Crisis with Birmingham Children’s Hospital and University of Birmingham

5,000
people
impacted

HSBC UK has funded a partnership between the [University of Birmingham and Birmingham Children’s Hospital](#) that aims to improve the mental health and future potential of children living in the city, by tackling bullying in schools.

As well as investigating the scale and causes of bullying in schools across the city, the partnership is also piloting KiVa – an internationally-recognised intervention programme that reduces bullying, helping to prevent the onset of mental ill health.

The pilot has started in four schools – The Meadows Primary School and Wychall Primary School, both in Northfield, Bournville School Primary and St. Mary’s CE Primary School in Selly Oak. It will later roll out to another 30 schools, with a view to eventually reach over 5,000 children in its first stage.

Birmingham Hippodrome’s Relaxed Performances

60
colleague
volunteers

420
estimated
total hours

5,000
people
impacted

A [Relaxed Performance](#) is designed to allow people with special educational needs and physical disabilities more opportunity to experience and enjoy live theatre. There is increased disabled access and seating and the house lights are left on throughout, to enable people to come and go if necessary.

Our donation provided free tickets to special needs schools across Birmingham. HSBC UK colleagues also joined staff and volunteers in supporting and guiding guests throughout the day.

Feeling able to take part in activities like theatre is incredibly important to young people and families living with special needs or disabilities. Inclusion is hugely important to ensure these vulnerable young people are not left behind.



“This partnership is a chance to change the life story of thousands of children and young people in Birmingham and beyond and I could not be more excited about the potential opportunities and learnings ahead.”

Sarah-Jane Marsh
Chief Executive of Birmingham Women’s and Children’s NHS Foundation Trust



Top: Launch of the University of Birmingham and Birmingham Children’s Hospital Mental Health Partnership. From left: Esmond Kensington, Chief of Staff, and Michaela Wright, Head of Sustainability, from HSBC UK, Professor Tim Jones, University of Birmingham Provost, and Sarah-Jane Marsh, CEO Birmingham Women’s and Children’s NHS Foundation Trust
Above: HSBC UK colleagues volunteering at a Relaxed Performance at Birmingham Hippodrome

Through our projects,
we’ve supported

10,257

of the most vulnerable
people across the
Birmingham region.

Birmingham Bike Banks

The [HSBC UK Birmingham Bike Banks](#) pilot launched in May 2019 to encourage hundreds of children in the area to take up cycling. The programme aims to reach the top 10% of the city’s most disadvantaged communities to ensure that, thanks to free loans of bikes and equipment, children of all backgrounds have access to bikes.

The scheme, delivered by The Active Wellbeing Society and funded by HSBC UK and British Cycling, was kicked off by Shanaze Reade, three time UCI BMX World Champion, handing out the first set of bikes at this year’s HSBC UK Let’s Ride event in the city. As of the end of 2019, there are 500 bikes out on loan in the area, with the ambition to expand the scheme in 2020.

Other projects we supported include:

- Shelter England**
Shelter Birmingham: Home Makeover Support
- Langley Special School**
Big Grip and iPads for Langley
- The Hive College**
Sensory Garden & Sensory Equipment
- Street League**
Support Young People at Street League

DEVELOPING THE
EMPLOYABILITY AND
FINANCIAL SKILLS PEOPLE
NEED TO THRIVE

FUTURE SKILLS

Young Enterprise Company Programme West Midlands Regional Winners

aMEgo, Worcester Sixth Form College

The Young Enterprise Company Athena created a product called aMEgo to improve mental wellbeing in children, whilst helping parents become more in tune with their emotions. They hope to reduce the stigma around mental health from youth to help tackle issues further down the line.

Allan Clare, Head of Financial Crime Risk at HSBC UK hosted the West Midlands regional final at our new home in 1 Centenary Square, Birmingham. Yasmin Lee,



Managing Director of aMEgo, went on to be awarded the Founders Award at the National Finals.

"Young Enterprise has taught me invaluable lessons that will stay with me for life." Yasmin Lee (pictured above).

Young Enterprise Company Programme Kickstarter Event

In October 2019, HSBC UK hosted a 'Kickstarter' event for Birmingham schools at our headquarters in Centenary Square to get an insight into how our business innovates and develops new ideas. Both young people and teachers got to meet HSBC UK volunteers from across all areas of the business, from finance and marketing to sustainability and public speaking experts. Six schools and over 50 young people attended on the day and took part in the Company Programme this academic year.



Above: An employee volunteer leading a workshop at the Kickstarter event

VOLUNTEER VOICES



Jenny Jackson, Retail Branch Manager, Kings Heath branch

"Fareshare is an under the radar organisation who support the community by helping those in need have the basic rights to food and drink. Knowing that this charity can do so much to help so many, when the support is there, is a key driver for me. It was a fantastic afternoon in a welcoming environment."

The Prince's Trust: HSBC UK Young Ambassador of the Year

Central
Winner

ALEX BOARDMAN

"Life has many difficult pressures that can be demanding for anybody, let alone somebody who suffers from Obsessive Compulsive Disorder. At the age of 15, I was attacked and I got physically and emotionally bullied for this throughout my final year at school, which made it impossible to fully concentrate on my GCSE exams. Painting for me was a way of being in the moment – embracing life and who I am.

"After putting my business proposal forward to The Trust during the Enterprise programme I was given a loan, a lifeline, a chance to show everybody who has ever bullied and doubted me that I will not hide in the shadows of life.

"Since starting my art business through the Prince's Trust, I have exhibited and sold work in Moscow, Florida, New York, Massachusetts, London and have exhibited at The Saatchi Gallery, London – something I am very proud of. I have loved being part of the Prince's Trust family and I am really enjoying being one of their Young Ambassadors."



Speaker's Trust

The [Speak Out Challenge!](#) has reached approximately 100 schools across Birmingham and the West Midlands. Our support has enabled 1,756 young people develop the skills they will need in work and life beyond school.

The programme focuses on building self-confidence, resilience and empathy through developing young people's communication and public speaking skills.

In July, we celebrated the achievements of the first cohort of students to have taken part in the Speak Out Challenge!, culminating in the West Midlands Grand Final.

Left: Isobel Heagren, winner of the West Midlands Speak Out Challenge!



Liz Pishaj, Customer Service Associate, John Lewis Financial Services

"I visited the theatre with a small group of people living with Dementia. It was an absolute pleasure to share the theatre experience with our guests. The highlight was seeing one of the guests, who had been silent and unresponsive from our meeting, suddenly joining in with applause after the show."

WE ARE CENTRAL.

£1,214,017

Total contribution to the causes that matter to our people locally

£572,425

HSBC UK matched contribution

£641,592

Employee fundraising

12,075

In-work volunteering hours



“Something quite special happens when members of the team working for the Bank are engaged in community-related activity. It re-emphasises and galvanises the values we hold as an organisation.”

Jon Bramwell

Managing Director, Large Corporates, Midlands Region, HSBC UK Commercial Banking



Right: HSBC UK volunteers take part in a Shelter home makeover in the West Midlands



SUPPORTING OUR LOCAL COMMUNITIES

The Shrubberies
School OPAL Project

8 colleague
volunteers

42 estimated
total hours

300 people
impacted

The Shrubberies Special Needs School provides care for children with severe or profound learning disabilities. Pupils spend at least 20% of the school day outside, so it's important for this time to be creative and exciting, with inspirational activities for everyone to enjoy.

HSBC UK helped to fund essential improvements to the outside play area as well as a brand-new climbing frame for the children. Our colleagues then eagerly volunteered with general maintenance of the newly improved playground and conservation work around the grounds.

By building a more engaging environment, this project gave the children of Shrubberies the opportunity for a more imaginative and problem-solving based play experience – something that is essential for their development.

Hope House
Tŷ Gobaith Children's
Hospice

5 colleague
volunteers

25 estimated
total hours

280 people
impacted

Hope House Children's Hospices support more than 750 local families who are either caring for a terminally ill child or whose child has died.

The charity has installed state-of-the-art multi-sensory rooms using technology that combines video, imagery, audio and other interactive elements such as scent and wind. This can make users feel that they are in environments that they may never visit, such as by the ocean or in the jungle.

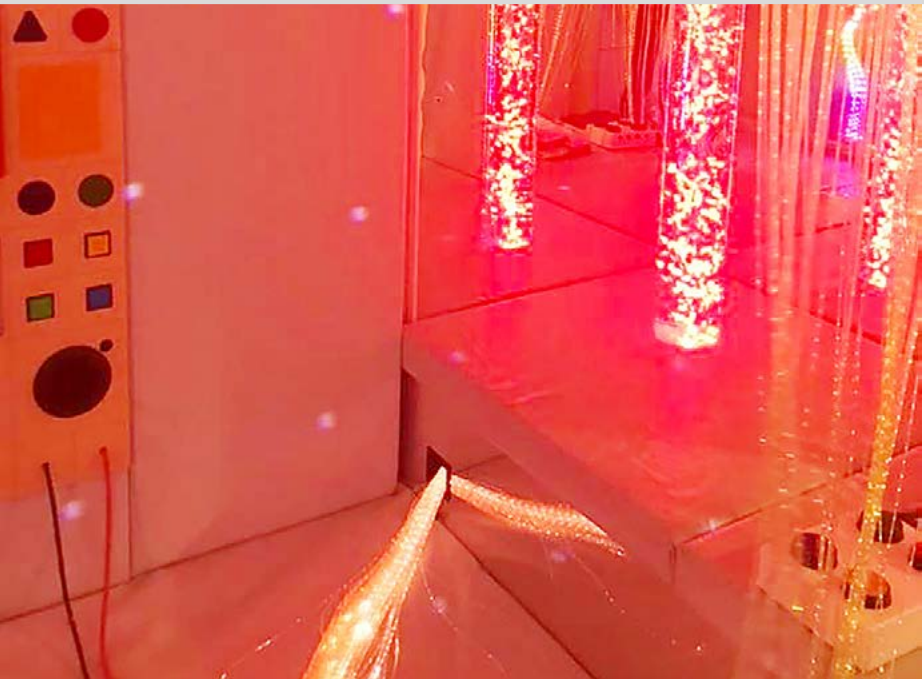
HSBC UK colleagues gave their time to help empty the rooms that were to be converted and then prepared and decorated them before the equipment was installed.



"It was great to visit The Shrubberies to explore the new outdoor area we supported. This project has allowed children with special needs to play in an engaging and safe environment and has helped make improvements to the school and for parents of future pupils."



Mark Richards
Area Director, Gloucester,
HSBC UK Retail Banking
and Wealth Management



Top: Mark Richards testing out the new outdoor area at the Shrubberies School
Above: Sensory Room at Hope House

Through our projects,
we've supported
3,220
of the most vulnerable
people across the
Central region.

Other projects we
supported include:

Llys Nini Branch
The Croeso Lodge

**Milton Keynes Christian
Foundation**
Harvesting Rain: Growing People

Forest Way School
New Mobile Classrooms

Safeline
Transforming 50 Young Lives

Riverbank School
Multi Use Games Zone

**Birch Wood Special
Education School**
Immersive Room

The Bracken Trust Limited
Upgrade of Therapy and Counselling
Rooms

DEVELOPING THE
EMPLOYABILITY AND
FINANCIAL SKILLS
PEOPLE NEED
TO THRIVE

FUTURE SKILLS

The Prince's Trust: HSBC UK Breakthrough Award



Wales Winner
GARIN BRAMWELL

"I have schizophrenia, which means that I hear voices in my head that aren't there. It has had a big impact on my life, as I felt like people saw me as odd but I know that isn't true now.

"After my diagnosis, I was working with my support worker through a recovery plan, which was going well until my support worker noticed changes in my behaviour and I had another psychotic episode. I spent seven months recovering in hospital and when I returned home I found life boring, with not a lot to do.

"My Community Mental Health Team told me about The Prince's Trust Fairbridge programme, Get Into Retail. Since joining, I have gained so much from Fairbridge. I have the confidence to give anything a go and I am a little less shy than I was before. I can now communicate with people that I don't know personally and it helped me to realise that working in a team to solve problems is a lot better than trying to solve them by myself."



East of England
PHIDIZZ

"From the age of 14 I was gang affiliated, at 15 I was excluded from school, and at 17 I was homeless and spent almost two years in prison for gang-related crimes.

"I knew I couldn't carry on like this, so moved to Leicester where I was introduced to my mentor Yasin, who also runs a recording studio and record label. He was working on Talent Match with The Prince's Trust and saw the potential in me and my love of music. Through his support I was able to leave my previous life behind and put all my energy into music.

"Yasin's help has inspired me to help others through my music – I'm now training to be a peer mentor and I volunteer for The Prince's Trust, sharing my story with other young people. I now get paid to perform and I'm setting up a music business with help from The Trust's Enterprise programme. My mum's proud of me. Life is good!"



Above: Young Enterprise national finalists, SUSTAIN

Young Enterprise Company Programme National Finalists

**Wales – ARCHWAYS
Archbishop McGrath
Catholic High School**
Archways 'The Essentials'
scented flashcards to help learners
of any age study more effectively by
using the powers of aromatherapy.

South West – SUSTAIN Balcarras
Sharing our passion for the
environment with the younger
generation through the use of our book
'The Adventures of Ecocrew', activities
and digital presence.

**East Midlands – RECYCLED TIME
East Leake Academy**
Focusing on the reuse of old vinyl
records and transforming them into
new products, the team is dedicated to
providing great customer service and
fantastic quality products.

**East of England – SERENOTEY
Norwich High School for Girls**
A range of hand-designed, templated
journals that will help you 'track the
past, organise the present and plan for
the future'.

VOLUNTEER VOICES



**Danielle Broadhurst, Universal
Banker, Solihull branch**

"What an amazing day at the Dogs Trust. I would totally recommend anyone with a passion for dogs to go and volunteer for the day. What the staff do at these places is unreal. The care and love these dogs get is incredible. I was lucky enough to attend the day with a colleague from another branch. We both feel very proud to have been given this opportunity through our workplace. I will be doing further volunteering throughout my weekends!"



**Karen Davies, Internaional
Case Management Officer,
International Banking
Centre Swansea**

"These events are definitely worthwhile as they give us a chance to give back to the community which, in my eyes, is very important. I would love to do more of these events going forward. The challenge was to pick up as much plastic and rubbish that the tide had brought in as possible. It was unbelievable how much we managed to collect as a team."



£1,576,586

Total contribution to the causes that matter to our people locally

£754,905

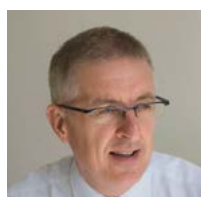
HSBC UK matched contribution

£821,681

Employee fundraising

11,407

In-work volunteering hours



“Community activity fosters a sense of the connection between us as employees, our organisation and the communities in which we operate and from which our customers are drawn. It’s that sense of wanting to build healthy communities where we can.”

Russell Prior

Head of Philanthropy, Private Banking,
HSBC UK



Right: Employees enjoy their volunteer day at North Farnbridge Sea Scout Centre

SUPPORTING OUR LOCAL COMMUNITIES

North Fambridge Sea Scout Water Centre

15

colleague
volunteers

90

estimated
total hours

500+

people
impacted

Located on the River Crouch, the Water Centre offers a safe environment for all kinds of water-based Scouting activities.

Our aim was to be able to offer these great opportunities to people with mobility restrictions and make the site accessible to the elderly relatives or less physically able parents who wished to watch or collect their young people.

With the help of our funding and volunteering support, the local Scout Association was able to improve the site's access ways and provide equipment to adapt existing resources to widen the scope of opportunities and make them available to less able-bodied users and spectators.

"It was a priority for the site to address these issues so no young person was excluded, simply because of their disability. This site's example sets a high standard which other Scout facilities look to mirror, creating a truly inclusive environment."
– Siobhan Gower, HSBC UK project manager and Scout leader.

Lakeside School Welwyn Garden City

10

colleague
volunteers

70

estimated
total hours

100

people
impacted

The children who attend Lakeside School have severe learning difficulties and struggle to independently access the community in fun and functional ways.

The project was to support the school in building an art and drama studio in the shell of an old portable classroom. With the old studio being repurposed, due to a higher number of pupils, our hope was to allow the students access to musical instruments and art equipment in the easy and fun way their previous space allowed.

Alongside our donation for the equipment, our volunteers decorated the classroom, cleaned all the pre-existing furniture and provided a thorough spring clean for the building.

The studio is key to the children's learning and wellbeing, giving them the chance to express themselves through drama, music and art. As these subjects have no right or wrong, the children can be themselves with no fear of failure.



"It is so exciting to have the opportunity to design and follow through with a high-end project that allows our pupils to access materials and technology on a par with their mainstream peers. From all of us at Lakeside, thank you so much HSBC UK!"

Mrs Lynnette Johnson,
Head of Lakeside School

"At the Crick, I work with people from all over the world and from different disciplines. There's no hierarchy – just scientists coming together to discuss the best way to solve a problem. To our wonderful supporters like HSBC UK, thank you."

Rebecca Ann Jones,
PhD student in the Developmental Biology Lab



Top: Volunteers at Lakeside School
Above: Scientists pipetting and discussing experiments, credit: Janie Airey

Through our projects,
we've supported

2,400

of the most vulnerable
people across the Greater
London region.

Cancer Research UK, Francis Crick Institute

Investing In Our Future

In 2015, for our 150th year in business, we pledged \$25m to [Cancer Research UK](#) over 5 years. This transformative donation helped the charity create the magnificent Francis Crick Institute, Europe's largest biomedical research facility under one roof. Thanks to our support, 150 students have enjoyed the unprecedented opportunity to gain their PhDs within its world-leading laboratories.

Other projects we supported include:

Access Sport

Bexley BMX Track

Help Counselling

Infrastructure Support

Whizz-Kidz (The Movement for Non-Mobile Children)

Whizz-Kidz Wheelchair Provision

St. Joseph's Hospice

Full Refurbishment of Quad-Bay

Cardboard Citizens

Essential Infrastructure Changes

DEVELOPING THE
EMPLOYABILITY AND
FINANCIAL SKILLS
PEOPLE NEED
TO THRIVE

FUTURE SKILLS

Young Enterprise Company Programme Regional Winner

Doodle Bloom, Channing School

Channing School's Doodle Bloom produced a set of 12 plantable coloured pencils, with a biodegradable plant pot and a range of fully plantable greeting cards. Their innovative approach to environmentally conscious stationery made them this year's winner of the FedEx Access Award.

Top right and middle: Doodle Bloom products Right: Team winners Regional Young Enterprise Company Programme with host Stephanie McGovern

The Prince's Trust
South London Centre



Left: HRH The Prince of Wales at the opening of the new Prince's Trust South London Centre

In December, His Royal Highness The Prince of Wales opened the new [Prince's Trust South London Centre in Southwark](#).

The Prince met with young people, supporters and staff to hear about The Trust's commitment to growing its work in London and the specific challenges facing young Londoners today.

Located in a borough with some of the highest rates of violent crime in London, the new centre will provide a secure, accessible space for young people seeking

support, training, employment, and a safe environment to socialise with friends.

Recent research from The Prince's Trust reveals more than three-quarters of young people say they need more free activities in their area after school and in the holidays (78% and two-thirds say they'd do more if there were free courses near them (69%).

You can read more about our partnership with The Prince's Trust on page 32.



VOLUNTEER VOICES



Sandeep Khemka, Senior Cards and Products Manager, Global RBWM

"It was great volunteering at Hampstead School and preparing students for the upcoming Work Experience programme. The overall programme was very well planned. I really enjoyed the day and felt very happy that I was able to share my experience with some of the students who would be the future of this country. I'm looking forward to many more such programmes."



Simon Mustafa, Senior Customer Services Officer, Beckenham branch

"While collecting for a cancer charity, I was approached by a wonderful gentleman on his way to work, who stopped even though he was in a hurry. He put a large donation into my collection box. While thanking him, he leaned over and told me that he had lost his wife to cancer and wanted to thank me, with a hug, for making a difference. I can't explain the feeling of appreciation, it just made me look at my world in a different way."



£1,703,326

Total contribution to the causes that matter to our people locally

£760,760

HSBC UK matched contribution

£942,566

Employee fundraising

12,011

In-work volunteering hours



"It's very useful for people to get out of their day-to-day work and go and see, touch and feel the world around them. Not only because it gives a sense of perspective and purpose, but it's also good for their wellbeing."

Tom Ashford

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



Right: Volunteering with the Canal and River Trust in Sheffield.

SUPPORTING OUR LOCAL COMMUNITIES

Simon Community (Northern Ireland)

6	80	45
colleague volunteers	estimated total hours	people impacted

Simon Community is Northern Ireland's leading homeless charity, supporting people who are, or are at risk of, becoming homeless.

Our donation provided the shelter's training centre with equipment to assist homeless people just starting out again with their training and development. The funding provided essential equipment for the training room to support professional and personal development, including laptops, a lockable filing cabinet and new furnishings.

HSBC UK volunteers set up the room and shopped for the items before Simon's official opening night. By having access to a laptop, they can create CVs and seek employment. Further down the line, they can also use the facility to find places to rent.

Volunteers continued to support with monthly visits to the shelter, giving presentations on money management, budget planners and bank accounts.

Blue Skies Hospital Fund, Dementia Garden

10	70	100
colleague volunteers	estimated total hours	people impacted

The Dementia Garden helps to care for people suffering from dementia and gives them some quality time with their families.

Every year, since 2015, we have been to the garden to fundraise and volunteer to help keep it in good condition. The garden has even appeared in the local St Anne's in Bloom competition for the benefits it has given to the patients who use it.

This year, we returned to paint the outside furniture and fences. We also funded two new awnings to protect the patients from the sun and the overly friendly seagull population. A lot of vulnerable patients don't understand the need for shelter from the sun's rays and the awnings provide an invaluable defence.

Staff and patients have commented on the great success of the garden, that allows patients to grow their own produce and calm down and relax in a natural environment.



"People moving into Simon's are at their most vulnerable and we were proud to be able to give them something positive to do."



Catherine Ellingham
Universal Banker,
Portadown Branch

Through our projects,
we've supported
3,031
of the most vulnerable
people across the North.

Other projects we supported include:

The Loyne Specialist School
Grizdale

Maggie's
Maggie's Yorkshire Centre Garden

St Gemma's Hospice
St Gemma's Oasis Project

Leeds Women's Aid
Outdoor Renovation

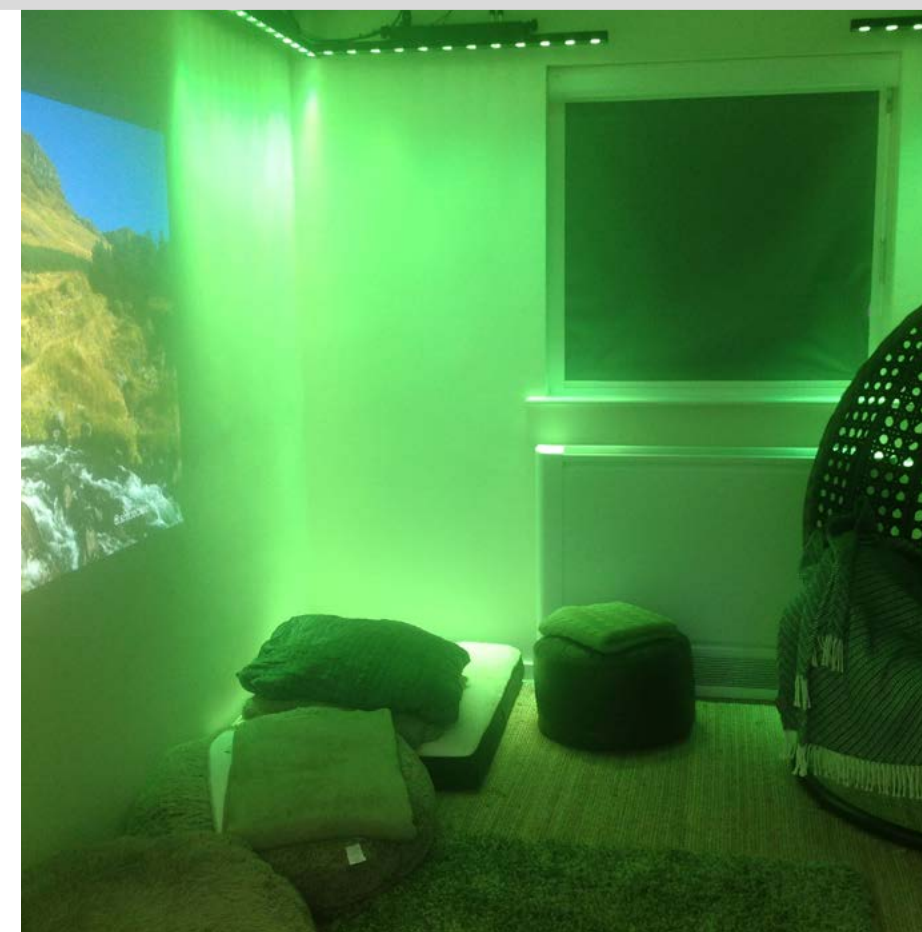
Eden Valley Hospice & Jigsaw
Jigsaw Garden Project

R-Charity
Make a Strange Place Seem Familiar

Turning Lives Around
A Room with a View

FareShare Yorkshire
Full Crumb Learning Base

Blackpool Music School
Music for All



Top: Catherine advocating for Simon Community in the local branch
Bottom: Refurbished sensory room at Loyne Specialist School

DEVELOPING THE
EMPLOYABILITY AND
FINANCIAL SKILLS
PEOPLE NEED
TO THRIVE

FUTURE SKILLS

The Prince’s Trust: HSBC UK Breakthrough Award



North
Winner

ERYN WOOD

“At the start of secondary school, I suffered from anxiety and depression. It affected me so much that I was moved to a specialist educational provision when I was 14.

“Things got so bad that I felt I could no longer go out in public. I lost all my self-confidence and really struggled to speak to anyone.

“Then I joined Fairbridge and I saw that I wasn’t alone in what I was facing. I went on to do the Get into Retail programme. And at the end of the programme I was offered a 12-week contract!

“My confidence has grown so much that I’ve done filming with the BBC and I’m now a Prince’s Trust Young Ambassador – telling my story to hopefully support other young people to realise their potential just like me.”



Northern
Ireland
Winner

CATHRYN CAULFIELD

“I have had anxiety and depression since I was young, but it got worse when I was diagnosed with an auto inflammatory disease called Hidradenitis Suppurativa (HS). HS causes sores, abscesses and scarring on the skin, it can be painful and embarrassing.

“I was just finishing college when I was diagnosed. I wanted to find a job in the creative industries but I was struggling to put myself out there. That’s when I got in touch with The Prince’s Trust to see if they could help. They told me about the Get Started with Acting programme.

“I went on to complete another acting course funded by The Prince’s Trust. In the future, I would like to publish my own poetry book based on mental health and facilitate creative writing workshops. My health can still be a barrier sometimes but I’m determined not to let my HS control my life.”



Young Enterprise winners, RAGDOGS
Broomfield Collegiate School
Below: The handmade dog toys that
RAGDOGS produced



Young Enterprise Company Programme Regional Winners

RAGDOGS

Bloomfield Collegiate School won HSBC UK Company of the Year, 2nd place, and the Pursuit of Opportunity Award. They produce handmade dog toys, made entirely from recycled materials.

Their products are eco-friendly and hand crafted out of old t-shirts that would otherwise be sent to landfill or incinerated, so people can feel good knowing that they’re contributing in the fight against climate change.

VOLUNTEER VOICES



Sarah-Jane Brook,
IT Infrastructure Delivery
Manager, Sheffield

“The Go for IT project addresses the imbalance of men and women working in IT and encourages more women to consider a career in the technology industry. Our main focus this year has been on inspiring future talent at local secondary schools.”



Jennifer Gillon, Universal Banker,
Warrington Bridge Street branch

“If you asked me to list the things that I am grateful for, I would say my husband, holidays, phone – I wouldn’t usually include things like a warm bed, running water or being safe. After spending eight hours volunteering at Room at the Inn in Warrington, a local homeless and support shelter for people who cannot be at home, I realise these are things that I take for granted. I made a difference at the Y Project, I really did help.”

WE ARE HSBC UK.

FUTURE SKILLS: THE PRINCE'S TRUST

At HSBC UK, we're passionate about giving young people from all walks of life the chance to thrive. That's why, since 2012, we have worked with The Prince's Trust to provide young people with opportunities to develop their skills, realise their potential and make a meaningful contribution to society.

The impact on young people in the UK has been significant. Working together we have helped over 50,000 young people to re-engage with education, learn new skills and secure employment. We have been a key partner in supporting the delivery of The Prince's Trust's programmes across the UK, including providing employment opportunities and supporting vital research.

"At HSBC UK we believe that everyone should have the chance to develop their skills and realise their true potential."



Ian Stuart
CEO, HSBC UK



Future Skills Partnership

Since 2018, HSBC UK and The Prince's Trust have worked together to deliver the Future Skills Partnership which has supported over 3,600 young people across the UK to develop employability skills and has helped more than 1,920 young people into employment.

Our work with The Prince's Trust includes the HSBC UK 'Traineeship Programme', offering job opportunities with the bank to young people who, typically, wouldn't think it possible to work in financial services.

Through the Future Skills partnership the 'Get Into' Programme, which helps young people access the necessary skills, training and work experiences to gain employment, saw a remarkable 74% of young people moving into employment outcomes.

A key element of the partnership is the involvement of HSBC UK employees, 232 of whom have volunteered 1,180 hours supporting young people, leaving a legacy and helping to create a brighter future.

Awards

We're very proud to continue our sponsorship of The Prince's Trust Breakthrough Award, as part of the annual Prince's Trust Awards. This Award recognises the progress of young people in overcoming barriers and developing new skills.

Recently, HSBC UK was recognised by the Prince's Trust as exemplifying the value and importance of partnerships, business leadership and working as a community to support young people to re-engage with education, learn new skills and secure employment, through our sponsorship of The Prince's Trust Partnership Awards.

Top: Young people on the Get into IT Project Management programme

Left: A young person working at BAE in Govan as part of the Get Into Engineering programme

WE ARE HSBC UK.

FUTURE SKILLS: YOUNG ENTERPRISE

Young Enterprise is a national charity that supports young people to successfully earn and manage money. HSBC UK have supported Young Enterprise for over 36 years.

“The Company Programme provides the perfect opportunity for young people to develop these skills in an engaging and challenging way.”

Sharon Davies, Chief Executive Young Enterprise

The Company Programme

The Company Programme 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 two-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 them to the realities of work. As part of our support, teams of Company Programme students all over the country are also given a chance to showcase their work alongside established businesses in their communities at the HSBC UK ‘pop-ups’ in branches.

Support for vulnerable young people

In line with Young Enterprise’s renewed strategic focus on supporting young people who need it the most, in 2019 we worked together to ensure that all of our funding was directed towards areas of deprivation. There are currently 84 schools from the most deprived areas of the UK participating in the Company Programme. With our support, Young Enterprise will increase that participation to 123 schools.

Centres of Excellence in Financial Education

Building on last year’s support for the [Young Money Centre of Excellence in Financial Education](#) programme in Birmingham, we have funded 13 further schools across the UK to take part. As part of the programme, Young Money consultants work with the teachers to embed financial education within the curriculum to build the life skills of the pupils and the local community.

“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.”

Izhar Khan, Headteacher at Somerville Primary School, Birmingham



Above: UK Company of the Year, Bathe

Left: As part of their £5 project, children at Somerville Primary School showcase their homemade dreamcatchers to sell at their Christmas Fayre



£260,827

Total contribution to the causes that matter to our people locally

£122,790

HSBC UK matched contribution

£138,037

Employee fundraising

1,042

In-work volunteering hours



“The work we do through the Regional Community Committee allows our people to feel they’re making a tangible difference in their local community.”

Doug Balkie

Head of Corporate Banking, Scotland,
HSBC UK



Kim Armstrong, Mortgage Associate, Virtual Mortgages Hamilton,
spent 2019 raising money for Beatson Cancer Charity
Top: Taking part in a sponsored skydive
Bottom: Collecting donations with Bella Bee

SUPPORTING OUR LOCAL COMMUNITIES



Through our projects,
we've supported
3,068
of the most vulnerable
people across Scotland

“I'm proud of all of our colleagues across the country who gave up their time to help make Children In Need such a success. Without this support, charity events like this simply cannot happen.”

Stuart Haire,
Head of Retail Banking and
Wealth Management,
HSBC UK

Hamilton UKCC support for Children in Need

Our team in Hamilton Contact Centre volunteered with hundreds of staff across the UK to support BBC Children in Need. During a five-hour shift, colleagues took 3,833 calls from donors raising £162,280.

Calum's Cabin

115
colleague
volunteers

917
estimated
total hours

500
people
impacted

Calum's Cabin was set up by the parents of a young boy, Calum, who sadly lost his year-long battle with an inoperable brain tumour. His family's goal is to allow other families, facing a similar situation, a place to go that offers peace and quiet and an opportunity to spend quality time together.

They purchased a cottage near their home on the Isle of Bute and eventually expanded into a second cottage and several flats in Glasgow.

Our volunteers came together to provide over 900 hours of work across all the sites, renovating the summer house at one of the Bute cottages, organising fundraising events, working in charity shops and cleaning and maintaining the Glasgow flats.

Our combined efforts made a significant difference in the lives of the children and their families, from giving ill children a place where they can forget about their illness, to providing parents a place to stay overnight, to avoid long and costly commutes to the hospital.

Beatson Cancer Charity

100
colleague
volunteers

700
estimated
total hours

500
people
impacted

Beatson Cancer Charity's Specialist Health and Work (SHAW) Service is an employment support service for people affected by cancer.

SHAW works with employers and individuals to either sustain employment throughout illness, return to work or make a positive transition from the workplace. With the success of the project in Glasgow, Beatson needed our help to replicate their great work in Lanarkshire.

We took part in activities throughout Lanarkshire, promoting SHAW and delivering workshops for CV and interview skills, Microsoft Office training and money management.

We also supported the funding for complementary therapies and wig services. These are essential in offering respite from the stress and anxiety of the daily challenges faced during treatment.



Top: Hamilton UKCC supports Children in Need
Above: Calum's Cabin volunteers

Other projects we supported include:

Sue Ryder
Bereavement Support
Renovation

Venture Scotland
Renovating Venture Scotland's Bothy

The Haven
Revitalising Our Little Piece of Haven

Radio Lollipop
The Healing Power of Play

Bikes for Refugees (Scotland) SCIO
Bikes for Refugees Community Hub

Sanderson School
Friends of Sanderson

DRC Generations
Family & Youth Transformation Wing

Marie Curie Hospice
Sensory and Holistic Priorities

DEVELOPING THE
EMPLOYABILITY AND
FINANCIAL SKILLS
PEOPLE NEED
TO THRIVE

FUTURE SKILLS

HSBC UK Scotland
Company of the Year
Award 3rd Place

Venture &
Creativity Award

Venture is a social enterprise, based in the Highlands, whose mission is to bring generations together, tackle social isolation and support people living with dementia. The team developed and produced a range of products including Dementia Mitt, Knit Your Own Mitt Kit and an innovative Past Times game. The student company placed 3rd overall at the UK finals in County Hall in London.

The Prince's
Trust HSBC UK
Breakthrough Award



Scotland
Winner

AMY TURNER

"Being my mum's carer as a teenager was tough and I felt isolated, which only got worse when she passed away. This led to self-harming and suicide attempts because I didn't see any future for myself. I knew I had to engage with the outside world if I wanted things to improve so I took part in Fairbridge, which gave me the chance to make small steps of progress. Then taking part in Team really signalled the start of my improved mental health.

"I could feel myself becoming more confident and resilient, but it was during the Get into Health and Social Care with Keane when I realised that the skills I had learned as my mum's carer could be used in a work environment. I also volunteer at Cassiltoun Housing Association where I am part of the young group and help at community events. Along with that I am also involved in a LGBTQ youth group which I love."



Bringing financial education to life at the Centre of Excellence Conference

Centres of Excellence in Scotland

HSBC UK is working with [Young Enterprise Scotland](#) and Young Money to roll out the very first Centres of Excellence in Scotland. The Centres of Excellence in financial education programme works to embed sustainable financial education throughout a whole school. Young people are at the heart of the programme, with the goal being that they leave school with the knowledge, skills and confidence to be able to make informed and independent financial decisions.

In September 2019, HSBC UK co-hosted a roundtable event in Edinburgh with Young Enterprise Scotland. We were joined by representatives from Education Scotland, The Money and Pensions Service Scotland and Young Enterprise to explore further opportunities to develop financial education in Scotland.

Young Enterprise Scotland and Education Scotland are reviewing the programme, to ensure it's specifically relevant to Scotland before Young Money launch the programme in primary schools in Edinburgh, Hamilton and Glasgow.

Geoff Leask, Chief Executive at Young Enterprise Scotland commented: "Introducing the Centre of Excellence programme into Scotland brings a focus on high quality and sustainable financial education – something which Young Enterprise Scotland is truly committed to supporting schools to achieve. Creating a network of schools that can showcase best practice financial, education and support other local schools to do the same, creates an excellent starting point from which to develop financial education further within Scotland."

VOLUNTEER VOICES



Grant Christie, Senior Business Analyst, Edinburgh

"I was asked by SANDS Lothian to attend the conference to speak about loss as a father, after my girls Lucy and Darcey died a number of years ago. SANDS Lothian offers support, understanding and help, both of a practical and emotional nature, to bereaved parents who have experienced the death of a baby. The day was a great success. I was very proud to represent HSBC UK and speak about how they allow me to support SANDS Lothian through both the volunteer days and the matched funding."



Sarah Wood, Team Manager, Customer Service Centre, Hamilton

"My team and I had a lovely volunteering day at the British Heart Foundation shop in Hamilton. This store heavily depends on volunteers. It really pulled on my heart strings, as family members have had heart-related health issues in the past. It was a great day and we really made a difference to the store."



£700,332

Total contribution to the causes that matter to our people locally

£376,457

HSBC UK matched contribution

£323,875

Employee fundraising

8,116

In-work volunteering hours



"My personal interest has always been about reaching into the heart of our community. And that's why I got involved – to deepen our involvement and connect all parts of the bank toward a common purpose."

Oliemata O'Donoghue
Head of Region South Branch Network,
HSBC UK



HSBC UK Volunteers taking a rest whilst supervising young adults trekking during an Outward Bound trip



SUPPORTING OUR LOCAL COMMUNITIES

Minstead Trust

24

colleague
volunteers

144

estimated
total hours

100

people
impacted

Minstead Trust offers a host of training in social and domestic skills for young people with learning disabilities, helping them access employment. Since the charity has become self-funded, it now has to raise its own funds by hosting events.

We funded a complete renovation of the ornamental ponds in the terraced gardens, to develop a more attractive outside space for clients and better attract event organisers.

With our funding, electricity was installed to support lighting, a filter and a fountain in the pond, bringing it up to a working standard. Our volunteers also helped with planting to support local wildlife and the addition of fish to the pond.

Thanks to new outside power sockets, effective maintenance of the surrounding area is also now possible, meaning students can use the area to relax, partake in therapy sessions and learn about plant and wildlife care.

Oak Grove College, SEN School

20

colleague
volunteers

140

estimated
total hours

500+

people
impacted


Oak Grove provides special education to over 250 students with learning difficulties. They cater for pupils with moderate, severe or profound learning needs, many of whom have associated sensory, motor and communication issues.

The HSBC UK team worked with Oak Grove to improve the outside courtyard space and play equipment around the school. The new outside learning space now offers the students a safe and engaging environment outside of the classroom. During the summer, a holiday club for disabled children also enjoys the space.

The team enjoyed working with the school so much that they have continued the relationship with them and, in the future, plan to help them with supporting students with financial learning.



“Our team took time out to volunteer at care homes run by Brighton Housing Trust (BHT), which provide specialist intensive support to people with complex mental health needs to help combat the issue of homelessness. We spent time painting and decorating and then cooked a Christmas buffet for the residents and staff to enjoy together. It was very humbling, but also hugely rewarding, to see first-hand the great work that BHT do, and we’re looking forward to volunteering again in 2020.”



Phil Keighley,
Head of Direct,
Global Trade &
Receivables Finance UK



Top: Brighton Housing Trust Christmas party
Above: Oak Grove School volunteers

Through our projects,
we’ve supported

1,831

of the most vulnerable
people across the South.

Chartridge Combined School in Buckinghamshire

When Donna Stack, Policy and Procedures Officer, was asked by her son's school to accompany his class on a trip to Sutton Hoo, Suffolk, to see the Anglo-Saxon burial grounds and artefacts, she jumped at the chance to get involved!

“Our team now works remotely so coming together to support a charity through a team day, as we have in the past, is really hard to do. My line manager encouraged me to take an individual opportunity to support the school.”

Other projects we support include:

- Hestia**
Hestia Medway Safe Houses
- Access Sport CIO**
Hartcliffe Bike Track
- Brighton Housing Trust**
The Archway Project
- Milford School**
Special Needs Support
- The Amber Foundation**
The Learning to Grow Garden
- Baycroft School**
Differently-Able

DEVELOPING THE
EMPLOYABILITY AND
FINANCIAL SKILLS
PEOPLE NEED
TO THRIVE

FUTURE SKILLS

Young Enterprise HSBC UK Company of the Year Award

Bathe

Bathe won the UK Company of the Year Award for creating and selling bath infusion tea bags, inspired by influential women. The judges were highly impressed with the team's products, made using sustainable materials only. Each tea bag contains Epsom salts, natural dyes, oats, scented oils and dried plant leaves.

The Prince's Trust HSBC UK Breakthrough Award



South
West
Winner

BILLIE-JAE BROWN

"My relationship with college hasn't always been so positive. Struggles with my mental health meant that I had really poor attendance to the point where they wouldn't accept me back. I felt completely lost. Growing up I developed both depression and anxiety and would sometimes resort to self-harm. I isolated myself and would spend all of my time in my room. After a series of knock-backs when applying for jobs, I decided to contact Young Gloucestershire and was able to take part in The Prince's Trust Team programme.

"During the Team programme, I developed the confidence to apply for college and got accepted to do an Access course in animal management and science. I'm no longer self-harming and I finally feel like I'm doing something positive with myself. I can't wait to see what's next!"



"Winning the Company Programme Final represents an inspirational journey with many months of hard work, teamwork, creativity and resilience; congratulations Bathe."
Sharon Davies, CEO
of Young Enterprise

EMPLOYEE VOICES



**Melissa Wilcock, Portfolio
Services Analyst, Fareham**

"I signed up as a volunteer to hear children read in the local school. These were mostly children who read less at home or who need extra support in reading. The response from the children was great and they were excited to sit with me. It was a nice way to spend an afternoon and I'm looking forward to going back."



**Marta Ashlee, Client Relationship
Support Manager, Reading**

"This was my first time volunteering and I wasn't sure what to expect at SAT in Crowthorne. I was part of a group of six ladies who took on digging the woodland path, which will later constitute a walk in the woods suitable for wheelchair users. The end result was quite impressive and I feel proud to have been part of the group. It was important that we were able to contribute in a tangible way to a bigger project."

HSBC UK Sustainability Award

Seal Newquay produced an eco-friendly, durable and sustainable, cost-effective book bag for primary school children, along with other products that recycle and upcycle the maximum amount of waste neoprene. This won them the HSBC UK Sustainability Award. "We recognise that economic growth must be sustainable, and Seal Newquay's drive towards a circular economy made them a clear winner. Supporting

the Company Programme to include a sustainability award through Instagram has enabled the students' ideas to be shared across the world and highlights the relevance that young people place on a sustainable future and business as a force for good."



James Hewitson,
Head of Wealth
Management

WE ARE first direct

£724,505

Total contribution to the causes that matter to our people locally

£338,005

HSBC UK matched contribution

£386,500

Employee fundraising

8,298

In-work volunteering hours



“At **first direct**, we have a really strong desire to give back. It’s intrinsic to who we are. We find that our people go all out to make that difference and that’s why it’s important that we can provide those opportunities that allow our people to do just that.

Fiona Hill
Community Relations Manager,
first direct

Top: Hamilton beach clean
Bottom left: Nature Reserve volunteering
Bottom right: Yorkshire Sculpture Park



SUPPORTING OUR LOCAL COMMUNITIES

Tree planting volunteers



Other projects we supported include:

The Outward Bound Trust
Outward Bound Experience

Maggie's
Maggie's Yorkshire Gardens

Through our projects,
we've supported

536

vulnerable people
around the country.

Tree planting and forest management, Leeds County Council

52
colleague
volunteers

312
estimated
total hours

We've worked with the Countryside Rangers, part of Leeds City Council's Parks and Countryside Service, for over 10 years, on a range of quality volunteer opportunities to help protect, promote and enhance the green spaces of Leeds.

We managed to get 52 volunteers on board for the tree planting event in November. We planted over 1,000 oak whips and hawthorn hedges and carried out formative pruning on the existing wooded area that was grown from acorns that local school children collected. This was a real community driven project that all participants took great pride in.

All in all, our volunteer day planting trees was hugely rewarding and our investments will help to bring communities together in green spaces, support biodiversity, help with natural flood management and help to reduce air pollution.

Cleaning our Beaches, Beach Clean Marine Coastal Society, Leeds and Hamilton

120
colleague
volunteers

612
estimated
total hours

We all know the effect of plastic pollution on our environment and our oceans. Being a responsible business means we all need to take action. Our people told us they wanted to get involved in cleaning up our beaches so we worked with the Marine Conservation Society in Scotland and the Yorkshire Wildlife Trust at Spurn Point, East Yorkshire, to remove a huge amount of rubbish from our beaches.

Working with the Yorkshire Wildlife Trust at Spurn Point, our volunteers from Leeds also had a very rewarding experience and learnt first-hand why this geographical feature is subject to attracting so much waste, which is carried down the coast. From tyres to toilet seats and a huge amount of plastic, our volunteers collected a wide range of waste, dramatically cleaning up this beautiful nature reserve.

IntoUniversity
Leeds

41
colleague
volunteers

229
estimated
total hours

During 2019, we continued to work closely with the charity IntoUniversity to help young disadvantaged students via a range of educational programmes. Our volunteers used their skills to help deliver a suite of one day employability 'Business in FOCUS' sessions, working with high schools from across the Leeds area.

We were also very proud to create and deliver a new 'Insights Programme' working with Year 13 and first year degree students, who had expressed an interest in working in the financial sector. Delivered onsite, we immersed the students in our culture and values and took the group on a tour, where they met people from across the bank. Our core theme in the classroom was the vulnerable customer and we welcomed volunteers from business units that work hard to support those customers to help bring the session to life.

Yorkshire
Sculpture Park

192
colleague
volunteers

1,152
estimated
total hours

In 2018, the **first direct** community committee agreed funding to help revitalise parts of the park that had fallen into disrepair, with the overall aim to improve accessibility for all and improve the experience for visitors. A second focus was to help groups of vulnerable adults with mental health challenges and adults over 55. The Yorkshire Sculpture Park is a visual arts visitor attraction centre that aims to provide education and wellbeing programmes.

During 2019, our volunteers' passions did not waver and 192 volunteers came together to bring the project to near fruition. Tasks ranged from clearing invasive species, clearing leaves, pruning and a range of planting, from bulbs to hawthorn hedges. We are hugely proud of what we have helped to achieve. Importantly, it's also brought people together to have some fun outside of their ordinary roles and help them to connect with their environment, learning more about local priorities.

WE ARE



£321,166

Total contribution to the causes that matter to our people locally

£136,495

HSBC UK matched contribution

£184,671

Employee fundraising

6,904

In-work volunteering hours



“People have high expectations of our brand and we set high standards for our values and culture. Demonstrating care and support for the communities we’re part of is key to that. By engaging with and connecting people inside and outside the business, we underline the importance and impact of our support and it breeds further success, as we can see with 55% of our colleagues volunteering.”

Ashley Nelson
Senior Engagement Manager,
M&S Bank

Below: Petty Pool Vocational College



SUPPORTING OUR LOCAL COMMUNITIES

NSPCC, Sensory Garden
Renovation at the
Hargreaves Centre

24	140	366
colleague volunteers	estimated total hours	people impacted

The Hargreaves Centre is a purpose-built centre for children and families which offers a range of therapeutic services to help local children to rebuild their lives after abuse.

The centre building has now been transformed and the Hargreaves Centre garden is the last part of this transformation. The goal was to enhance the garden to provide a safe and welcoming space for service users and the local community and to provide a wider range of sensory experiences for children with additional needs.

Petty Pool
Vocational College

32	224	500
colleague volunteers	estimated total hours	people impacted

Petty Pool is a specialist education provider for young adults with learning difficulties. They support students from across Cheshire and the North-West to provide learners with an effective and enjoyable education that empowers them to reach their full potential.

Knowing how much the physical environment can impact students, especially those with additional learning needs and sensory issues, a project was set up to extend the available classrooms. The work included three new classrooms, brand new work experience facilities, an accessible reception area and a new animal care teaching facility. M&S Bank volunteers eagerly chipped in to support the funding with painting and tidying work.

With our support, Petty Pool provides students with complex levels of physical needs – as well as those using wheelchairs or walkers and students who are partially sighted – with an accessible facility that enables them to fully engage with vocational courses and wider college life.



Other projects we supported include:

Claire House Children's Hospice
Making Smiles Teen Bathroom

Cheshire Wildlife Trust
Create for Nature

Cheshire Young Carers
Trip to London for young carers

Through our projects,
we've supported

1,162
vulnerable people
around the country.



2019 Charity Challenge Events

In 2019 our aim was to encourage colleagues to do something new. We coordinated a total of three challenges, introducing a new UK based challenge. A total of 38 colleagues took part in one of three charity challenges, Three Peaks Challenge in July, Transylvania Trek in September and the London to Amsterdam Cycle in October.

The challenge events raised a total of £63.5k for our two charity partners, Claire House Children's Hospice and Mind.

Music to our ears

150 colleagues from M&S Bank and Claire House Hospice came together to record a song.

We were extremely proud to reach number 46 in the iTunes chart, generating donations and publicity for this amazing charity.



Top: Volunteering with the NSPCC in Warrington
Middle: Colleagues supporting Chester Pride
Bottom: Colleagues at the start of the London to Amsterdam Cycle

OUR PARTNERSHIP WITH BRITISH CYCLING

Cycling is the solution to so many of society's challenges, from the quality of the air we breathe to the public health crises caused by inactivity and obesity. Our partnership is working hard to get more people out riding their bikes and tackling these issues, providing a range of benefits to communities, customers and colleagues across the UK.

We're on track to inspire two million people to get on their bikes by the end of 2020. We have seen an impressive impact from grassroots programmes right through to the highest levels of performance with the Great Britain Cycling Team.

HSBC UK Let's Ride

This series of local events continues to play a key part in our ambition of getting two million people on bikes by 2020. Taking place throughout the summer in cities across Britain, these events have given people the unique opportunity to explore their city by bike, on closed roads.

With the help of volunteers and city partners, 2019 saw another 13 successful city centre events delivered alongside a number of smaller events. In total, 115,500 participants attended the [HSBC UK Let's Ride](#) city events, with an additional 3,500 people attending the smaller affiliated events around the country.

Top left: Cyclists enjoying the HSBC UK Let's Ride event in Leicester

Top right and Middle: Young cyclists get moving
Bottom: Cyclists at an HSBC UK Breeze event

HSBC UK Ready Set Ride

Our [learn-to-ride programme](#), which is designed to empower parents, teachers and carers to teach children how to ride a bike, was successfully delivered via HSBC UK Go-Ride Coaches and the Youth Sport Trust to over 11,000 school children.

The programme has also been brought to life with an inflatable course at HSBC UK Let's Ride events and in the UCI Road World Championship's Fan Zone, enabling thousands of children to experience the programme.

We launched a collaboration with Girlguiding in September 2019, which provides a 'Pedal Power' activity card for Rainbows to develop off-bike activity sessions.

HSBC UK Breeze

This is the biggest [women-only cycling](#) initiative in the UK, offering fun, free bike rides for women of all abilities.

A network of more than 1,500 volunteer ride leaders – Breeze Champions – organise and lead rides across the country. More than 50,000 participants joined a HSBC UK Breeze ride last year at one of the 10,000 rides across the country.

In 2019 the programme celebrated a great milestone, welcoming its 250,000th participant, with July seeing the highest number of rides recorded since the programme started back in 2011 – 1,300.

HSBC UK Disability Hubs

The [HSBC UK Disability Hub](#) network continues to expand. While we are working hard to increase the quantity of opportunities provided, we are also developing the offer at our existing sites to ensure that the experience is as positive as possible.

Across these sites, 126 sessions were delivered in 2019, benefitting 882 attendees. In March 2019, a new HSBC UK Disability Hub opened in Stourport, taking the total number to 12.

SUPPORTING THE DRIVE FOR SUSTAINABILITY

At HSBC, we're passionate about the role we can play in tackling climate change and supporting our customers to do the same. A key part of that support is through sustainable finance. In the UK, we're helping British companies to meet their environmental and sustainability goals with our new green finance proposition.

"With the Government committing the UK to reach net zero carbon emissions by 2050, sustainability is increasingly important for companies of all sizes. We can now support their aspirations through our comprehensive Green Lending proposition, which supports businesses as they pursue sustainable and

environmentally-focused activities," says Amanda Murphy, HSBC UK Head of Commercial Banking.

Tackling climate change is not just for big businesses. That's why we're also offering [green loans from £300k](#) to small and medium-sized enterprises (businesses with between 10 and 250 employees) and mid-market companies looking to invest in sustainable activities. We're also supporting sustainable investment by launching two new sustainable investment funds for HSBC UK wealth advisors. Through these funds, we aim to generate long-term financial returns while contributing positively to society.

CASE STUDIES

Support for green projects

HSBC UK led a £450m facility, which includes a £300m Green tranche, to fund activities that satisfy the criteria set out in Derwent London plc's newly established "Green Finance Framework". This describes the Group's sustainability objectives and outlines how it intends to fund development and refurbishment projects that will deliver first class working, amenity and outdoor spaces, improved energy efficiency and reduced consumption of natural resources.

For further information on our approach please visit www.sustainablefinance.hsbc.com

Thought Leadership

Through the HSBC Centre of Sustainable Finance, we partnered with Imperial College London to publish a research paper on 'Lending to Low Carbon Technologies'. This leading research reviewed the technology readiness levels for low-carbon solutions in the UK and presents a risk assessment from a bank lending perspective.

For the second year running HSBC UK has sponsored the Ashden Award for 'Clean Air in Towns and Cities'. This year's winning entry, The London Borough of Waltham Forest has taken bold steps to clean up its air and get people moving, with its multi-million pound '[Enjoy Waltham Forest](#)' scheme. The result is improved health and an environment that residents are proud of, with 24km of segregated cycle route having been built and 15,000 residents having received cycle training leading to 41 minutes extra walking and cycling each week.

Edwardian Hotels

We provided a £175m Green Loan to make new boutique hotel, The Londoner, one of the greenest in the UK. The hotel's green credentials range from its use of low environmental impact construction materials to its implementation of new technologies, including an innovative liquid film which will reduce evaporation and energy loss from the hotel's swimming pool. The hotel is also aiming to contribute to the sustainability of its neighbours by including a heat network connection.



HOW WE ARE SUPPORTING THE CLIMATE CRISIS

HSBC UK plays a key part in supporting the transition to a Net Zero Carbon economy, both via our own operations and by helping customers to reduce their emissions. In 2012 we set 10 targets to reduce the environmental and ethical impacts of our operations by 2020. Targets include reducing carbon emissions, energy, water and paper and to increase recycling and source 100% of our electricity from renewable sources.

After reaching three of our targets ahead of schedule, in 2017 we made them more ambitious. We're striving to be a leader in sustainable operations by working with our employees and collaborating closely with strategic suppliers.

To date we have sourced c.70% of our electricity from renewable sources, enabling the construction of one solar and two wind farms. Since 2012, we have reduced our CO2 emissions across our UK operations from 4.5 to 1.08 tonnes per employee.

HSBC Holdings has been awarded a leadership score of A- from the [Carbon Disclosure Project \(CDP\)](#).

Collaborating with our Corporate Real Estate Team and Catering suppliers we are reducing single use plastic across UK sites. We have:

- distributed 40,000 reusable water bottles to our colleagues
- removed over 26 million pieces of single use plastic such as plastic straws, cups, sauce sachets and containers
- supported the corporate edit of Our Planet: Our Business, with over 400 colleagues attending our premiere on World Environment Day.

CASE STUDY

Grosvenor House, Sheffield

This new office in Sheffield was built on inspiration from the city, drawing on Sheffield's rich heritage of industry, culture, sport and environmental consciousness. The design incorporates cutting edge green innovation and sourced 20% of the project from within a 50-mile radius of the site, reducing the carbon impact of the development. The building also features a digital lighting system and demand led ventilation to reduce energy consumption. Heating and hot water in the building are generated by Sheffield District Heat Network, which recycles waste products as power.

"Only through engaging every colleague can we hope to achieve the the UK's ambition to become a Net Zero Carbon economy by 2050. Growing awareness of the climate emergency has led to a heightened interest from our colleagues and increased participation in our Climate Action Network (CAN) and Green Teams. These networks empower our people to take action to bring about the sustainable future we all want to see. Together we all CAN make a difference."



**Micheala Wright, HSBC UK,
Head of Sustainability**



Top: Volunteers working with the RSPB
Middle: London Wetlands Centre
Bottom: Volunteering with the Canal River Trust

ENVIRONMENTAL VOLUNTEERING

The Royal Society for the Protection of Birds (RSPB)

Over 300 volunteers helped out across six [RSPB](#) reserves around the UK, visited by over 150k people per year, by creating new insect habitats, planting, painting and building new accessible paths and drystone walls. Helpers transformed overgrown and underused areas with new sensory beds and insect biomes. We also helped create a more inclusive environment, installing wheelchair ramps and accessible paths for visitors with limited mobility.

Wetlands & Wildfowl Trust (WWT)

Wetlands are essential for life. Yet a third of all wetlands have been lost since 1970. [WWT](#) are pioneers in saving threatened wetland wildlife, through a centre for excellence in conservation science and conservation science and through the use of experts in wetland management and creation. We have been working with WWT for over 10 years, supporting a number of conservation and education projects. During 2019, 676 HSBC colleagues volunteered with WWT, contributing 4,750 hours of work that keep the sites safe and exciting for visitors and wildlife alike.

Canal and River Trust

Across much of the UK, canals form part of the living environment, creating a fantastic resource for nature and humans alike. Over 170 HSBC UK volunteers supported [The Canal and River Trust](#) in Birmingham, Sheffield, Manchester, London, Ellesmere Port and Milton Keynes, maintaining canal paths and helping to invite nature back into urban areas. HSBC UK's contribution helped the Trust in its work to transform the living waterways into spaces where local people can spend time and recharge.

LOOKING FORWARD

The urgent need to address the climate emergency is clear and HSBC UK stands ready to play our part in leading the transition to a Net Zero Carbon economy.

In 2020, we will expand our Sustainable Finance offerings, with one of our key priorities being to provide finance to help our customers through the transition. We are also committed to training all our colleagues to understand the part they can play in our ambition to support the UK in reaching Net Zero by 2050.

Our role in the community is of equal importance and we will continue our support for vulnerable customers by enabling colleagues to volunteer, fundraise and support grassroots charities in the communities we serve.

We believe inclusion is key to achieving a fair and sustainable future for all.



Amanda Murphy,
HSBC UK, Head of
Commercial Banking



Find out more

The Environmental, Social and Governance (ESG) update outlines action the bank is taking to meet its wider responsibilities towards customers and communities around the world. It covers areas including corporate governance, environmental impact, customer satisfaction and conduct.

The update also summarises our continued progress on long-term environmental pledges, including reducing our environmental footprint.

To learn more about our progress on sustainability, please look at our most recent [ESG update](#), available at [hsbc.com](#).

Druridge Bay,
Northumberland



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 Manufactured in accordance with ISO certified standards for environmental, quality and energy management.

Published: March 2020

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