

HSBC and **SOS** Children's Villages:

Working together to bring learning within reach





Creating opportunities, changing lives

Quality education creates positive longterm change for children and communities. A shared commitment to this ethos has brought together HSBC, one of the world's largest international banks, and SOS Children's Villages, a leading global charity. In 2006 SOS Children's Villages was appointed to participate in Future First, HSBC's new flagship global education programme to help street children, children in care and orphans. HSBC wanted a partner with global reach and established local relationships to help young people realise their potential and strengthen communities for long-term development.

The stories highlighted here are a small snapshot from the hundreds of collaborative projects that have so far directly benefited almost 375,000 children worldwide and many more indirectly. The achievements reaffirm how, by working in true partnership, the corporate and charitable sectors can create opportunities to change lives.

Education is first and foremost a human right; a right that is still denied to millions of children around the world.

United Nations, Millennium Goals Report 2013

Simon Etherington, Chief Executive, SOS Children's Villages



"By giving children the chance to learn, we can tackle the root causes and effects of poverty, social injustice and family breakdown. Education can make the difference between a lifetime of exclusion or becoming an active citizen. It paves the way to decent jobs, healthy livelihoods and

opportunities that go hand in hand with sustainable development.

Whatever their circumstances, we take a proven, pragmatic approach to offer children access to high-quality education both in our schools and vocational training centres. We also reach deep into communities via our community support programmes to provide the extra welfare families so often need to make learning more accessible.

We are extremely grateful to everyone at HSBC for such generous support. Thanks to their commitment, compassion and energy, we have already made a difference to thousands of children and families, giving them the chance of a much brighter, fairer future."

Simon Martin, Head of Group Corporate Sustainability, HSBC Holdings plc



"HSBC is proud of its global work with SOS Children's Villages in recent years. We have a responsibility to invest in the long-term prosperity of the economies and communities we serve. One of the most valuable investments we can make is in learning and young people, which is why we donate

over US\$50 million each year to education projects globally. Education is fundamental to building strong communities and driving economies.

Our work with SOS Children's Villages has enabled young people and families to make those important first steps out of poverty, particularly in regions with the highest numbers of disadvantaged and vulnerable children. Each year many thousands of our employees get involved, offering time, skills and commitment to make a huge difference to young people. Long-standing partnerships with shared values and vision are a prerequisite to generating sustainable solutions. Our collaboration with SOS Children's Villages exemplifies the strength of working in partnership, from a corporate level through to our employees just doing the right thing."

Future First

Since 2006, Future First projects have been tackling child poverty and offering the prospect of a better future to some of the world's most marginalised, impoverished young people, by focusing on:

- Access to education, life skills and counselling for vulnerable children
- Building self-sufficient communities via specialist programmes
- Connecting HSBC employees with projects at a local level.

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The education challenge

Children who miss out on an education, and therefore do not learn to read and write, face an increased risk of poverty in later life. Many factors can prevent learning, especially for families already living below the poverty line.

Barriers to attending school include:

- **Child labour:** 150 million children aged 5–14 work outside the home
- **Domestic duties:** Girls drop out to help at home or due to pregnancy
- Low attainment culture: Illiterate parents may not value learning
- **Poverty:** School fees, uniforms, books and travel are unaffordable
- Poor infrastructure: Lack of schools, teachers and transport
- **Conflict:** 42% of children not at school are in countries affected by armed violence.

Overcoming the obstacles

To break down the barriers, SOS Children's Villages' development framework promotes:

- Access to a quality education for all children and young people
- Clearly defined measures to ensure education is equitable, inclusive and effective
- Removal of financial, cultural and social impediments for children without parental care, those in families at risk of separation, girls and children with disabilities
- Early years education to close the gap between marginalised and mainstream pupils
- Access to tertiary education and vocational training to pave the way to work
- Support for out-of-school activities and social skills development
- Indicators to measure progress on access to a quality education.

Global learning gaps

16% of people cannot read or write

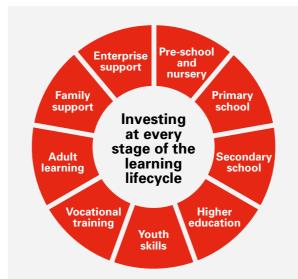


2 out of 3 illiterate people are women

10% of young people aged 15-24 are illiterate

67 million children aged 5-9 do not go to school

How our partnership is breaking down barriers to learning



Young people & children

- Pre-school learning
- School fees
- College fees
- School uniforms and travel
- Textbooks and learning materials
- IT and equipment
- Teacher training
- Special needs support
- Vocational skills

Families & communities

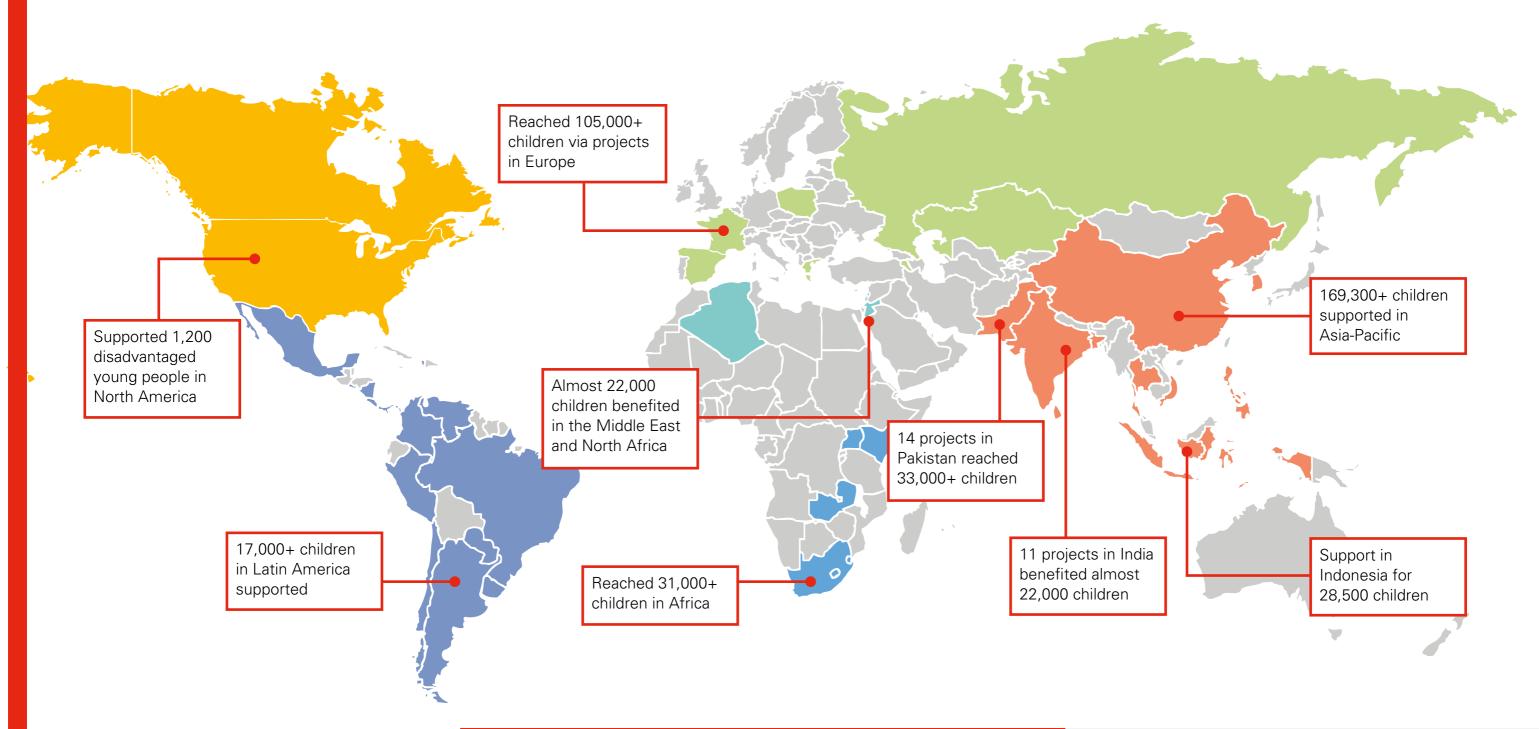
- Welfare and social services
- Health and medical care
- Social centres
- Youth clubs
- Community education
- Counselling
- Adult vocational skills
- Daycare so parents can work
- Enterprise support so parents can earn











Making a world of difference

Unless otherwise stated, data relates to impacts made during the period January 2006 to February 2014. Impacts are a conservative measure that relates only to the specific children who are directly targeted through our programmes. The figures do not include all other indirect beneficiaries, such as additional family members who may also benefit from being in a family targeted by community outreach programmes.



Key

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Inspiring a love of learning

From pre-school learning to college, we enable children and young people to develop skills that will help them make their way in the world.

"I love the new school and have made lots of new friends."

Tara, aged six, Les Cayes, Haiti.

Hope rises from the rubble in Haiti

Even before the 2010 earthquake that killed 230,000 people and left a million homeless, Haiti's education was in a dire state. With 80% of people living below the poverty line, no free school system and poor teaching, around three million children had no formal education.

Following the disaster, HSBC donated US\$1.5 million to the SOS emergency relief programme for rebuilding homes, schools and training teachers. Some of the funds have been used to build a new SOS school in Les Cayes and to construct the nearby SOS Children's Village. After years of uncertainty, a generation of children will benefit from high-quality schools and homes, helping to rebuild shattered lives in one of the world's poorest nations.

141,000+

students have benefited from 51 schools being built, improved or supported.

Annaelle's new start

Annaelle was ten when the earthquake left her orphaned. Yet she was one of the lucky ones, offered refuge in an SOS Children's Village. She now lives with ten other children she calls her brothers and sisters in a family home headed by three SOS aunts. With support and counselling, she gradually overcame her trauma and is doing well at the local SOS school. While nothing can replace the parents Annaelle lost, she can look with hope to the future.

Equipped for success

From IT training in Palestine to school computer labs in Vietnam, we are equipping more children like Rochia, eight, from Lima, Peru, to become more IT literate and connected to the digital world through interactive learning.

60,000+ children.

Fast track to education

In places like Jordan, Lebanon, Greece and South Africa, where it can be hard to get to school, we fund transport or invest in school buses. Sometimes we can reach more children by taking the learning experience to them; in remote Indonesia, for example, the mobile library gives some children their only chance to read.

137,000+ reached with

reached with mobile learning and transportation.

Making the grade in Manila

With the right support, even the most disadvantaged children can perform well, like those cared for at SOS Children's Village Manila in the Philippines – a city where thousands of children live in slum conditions and work on the streets. Despite some of them being late starters to school, a group of nearly 100 students whose education has been funded by our programmes, achieved consistently above-average school grades.

28,000+
young Filipino people supported through school.

Spotlight on social inclusion

Children need special attention for many reasons. In Europe, Russia and North America we support children and young people with behavioural difficulties and special needs at places like the SOS social centre at Kalamata, Greece, where expert therapists offer counselling, rehabilitation and workshops to encourage social skills and personal development.

Social inclusion support for 10,300+ young people in Europe and North America.

Investing in families and communities

Community support and outreach offer families who are struggling to cope the extra help that can prevent child abandonment, encourage learning and keep children in school.

A chance for change in Zambia

With HIV prevalence at 22% and little local healthcare, one in six children in Chipata, Zambia are orphans – twice the national average. Many live in slum-like conditions. We fund school fees, healthcare, food, clothing and housing for children in some of the poorest families. In addition, carers receive training in health, household management and work skills plus support to set up small businesses to help them provide for their children.

Emily's endeavour

HIV-positive widow Emily was caring for seven children when she became ill and unable to pay for food and school fees. That's when we stepped in. On regaining her health, she received training to grow maize and can now feed her family and sell the surplus. She is using the extra income to build a house. "I thought I was

going to die and was worried about the children's education. Thanks to the extra help, we have food and can pay the school fees, giving me great peace of mind."

Dance with a difference

Dance for Life aims to stem Chipata's HIV/AIDS epidemic by teaching young people how to reduce the risks, while eliminating myths. Siblings Beverley, 14, and Given, 16, said: "Our parents are HIV-positive so we know how devastating it is, but through Dance for Life we have learned a lot."

Reaching 180,000+
people via 160 community support projects worldwide.

Helping

14,300+

children and young people in Bangadesh.

Boost for families in Bangladesh

Children in flood-prone cities are benefiting from school fees, free meals and immunisation, while training in literacy, dressmaking and farming is helping carers earn extra cash to support their families. In a poor nation where child labour is rife, we also offer young people like Irfhan 14, training in a trade. His family got extra help with living costs while he trained at the local SOS college as a welder, giving him the skills to one day provide for his own family.

38,000+ people via 17 projects in Vietnam.

Bridging the gap in Vietnam

Despite its fast-growing acond

Despite its fast-growing economy, the gulf between rich and poor is widening. To help close the gap, we fund school renovation, school fees, medical care and youth training to give thousands more people the chance to benefit from the nation's success.

72
projects to encourage learning in Latin America.

Raising aspirations

Learning is low on the agenda in parts of Colombia affected by conflict, drug crime and gang culture. We are raising aspirations in some of the most remote, deprived areas by giving mothers access to community education and workplace training while their children receive quality daycare.

Boosting family income by 50% in India via enterprise self-help groups.

Impact in India

In Vishakhapatnam where 80% of carers are illiterate, we have created a safety net for more than 360 vulnerable children and their families. School places, books and extra coaching are funded for the children while eight self-help groups are supporting their mothers to run small farming, tailoring and retail ventures, leading to an average 50% income rise for the families involved.













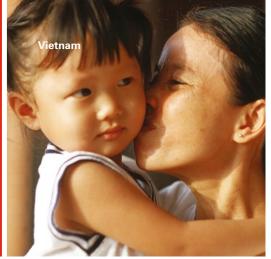






Premier performance

By donating their reward points, HSBC Premier customers raised enough to sponsor 700 children for a year.









Thousands of HSBC colleagues have been volunteering, fundraising and getting active to support SOS Children's Villages. Vulnerable children and families benefit and HSBC strengthens employee engagement, making this a true partnership.

Hands-on help

By connecting with local Future First project teams, HSBC colleagues regularly set up visits and volunteer with SOS schools and communities. At Lipa in the Philippines, volunteers have run arts activity days with children, joined SOS youth trainees to refurbish community buildings, mentored young people and organised careers events.

"We developed a seminar to help young people with job applications, including writing CVs and mock interviews. It was really fulfilling to share the skills we use at work while helping these bright young people to develop." Gwen Castillo, Human Resources, HSBC Bank, Manila.

1,000s

of HSBC colleagues have volunteered their time.

Future First Toy Drive

Every Christmas since 2008, HSBC colleagues have collected gifts for the Future First Toy Drive. In 2012, colleagues from different divisions of HSBC in India collected gifts for more than 150 children at SOS Children's Village Alibaug, a coastal town 100km south of Mumbai. The volunteers spent a day with the children, playing games and organising a drawing competition for them.

"Volunteering is an effective way for corporates to experience our work and in turn become ambassadors." Akshay Singh, Head of Corporate Partnerships, SOS Children's Villages India.

Over 55%

of HSBC employees in Greece took part in the 2013 Future First Toy Drive.

Going the extra mile

For former HSBC employee Simon Jukes, the sudden death of his wife Debbie, aged 37, from pneumonia compelled him to do something life-changing: "I decided to support SOS Children's Villages on a personal basis after being introduced to the charity as CEO for HSBC in Greece." When he heard about plans for a mobile medical clinic in rural Zambia, Simon raised £100,000 through fundraising and personal contributions. Debbie's bus now facilitates diagnoses, life-saving medicine and immunisations to people who would otherwise have to walk up to 25km for basic

10,000+

medical care.

vital medical treatments a year enabled in Zambia.

Child sponsorship

Through a Give-As-You-Earn (GAYE) scheme, HSBC employees based in the UK can sponsor a child at any SOS Children's Village. The first round of recruitment saw more than 100 employees sign up to support a vulnerable child.

"The HSBC GAYE scheme allows me to make a difference via a quick and easy sign-up process. Knowing my monthly donation can help give a child a safe, loving family environment, good education, medical care and a chance of a better life, makes it all the more special." Grant Stalker, Senior Development Specialist, HSBC Bank, Stirling, UK.

Other activities included:

- Charity partner for HSBC's 2014 London Triathlon
- Photography exhibition of SOS Children's Villages projects
- Donation of proceeds from a global Christmas quiz
- Supporting the charity's corporate partners' network
- Local visits to community events and ceremonies.

100+

additional children supported after the first round of the sponsorship campaign.

Future First Toy Drive. sponsorship campaign.

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Collaboration in action

Sustainability, vision and values







From the application process to delivery and evaluation, good governance and transparency ensure that our collaborative projects comply with the highest quality standards and international best practice.



Future First funding process

Up to US \$50,000 is available per project per year for up to three years

Must support education, vocational training, counselling or life skills Detailed proposals specify exactly how funds will be allocated SOS Children's Villages provides full reporting and accountability

Partnership in practice

For each child or young person targeted for support, SOS Children's Villages produces a personal development plan with key performance measures. This ensures that all activity funded by HSBC is tracked, monitored and thoroughly documented. At Lipa, in the Philippines, for example, the SOS programme coordinators manage a rich programme that includes administration of funding for school fees, uniforms, books, transport and college scholarships plus after-school clubs, family events, youth training, adult learning and work placements.

Looking ahead

The relationship between HSBC and SOS Children's Villages has come a long way since Future First was launched in 2006. The more it develops, the more we can achieve. But with millions of families still struggling in extreme adversity, there is no room for complacency. Through ongoing dialogue, planning and delivery, we can ensure that our combined efforts continue to create opportunities and change lives by bringing education within reach of more children.

SOS Children's Villages

SOS Children's Villages is a global charity that provides orphans and at-risk children with a stable, positive family life in 125 countries. Each year our programmes reach more than two million people.

We build and run dedicated village communities with homes for children to grow up in a safe family environment cared for by an SOS mother.

We also establish and manage schools, training facilities, health clinics and community centres. To prevent child abandonment, our community outreach programmes offer welfare and support to vulnerable families, including assistance to help caregivers move towards financial independence.

As a global authority on alternative care, we work in partnership with the United Nations, advocating for the rights of children and advising on key child protection policies.

For more information visit: www.soschildren.org



HSBC

HSBC is one of the world's largest banking and financial services organisations. With more than 6,200 offices in both established and emerging markets, we aim to be where the growth is, connecting customers to opportunities, enabling businesses to thrive and economies to prosper, and, ultimately, helping people to fulfil their hopes and realise their ambitions.

We serve around 54 million customers through our four Global Businesses: Retail Banking and Wealth Management, Commercial Banking, Global Banking and Markets, and Global Private Banking. Our network covers 74 countries and territories in Europe, Asia, Middle East and North Africa, North America and Latin America.

Listed on the London, Hong Kong, New York, Paris and Bermuda stock exchanges, shares in HSBC Holdings plc are held by about 216,000 shareholders in 129 countries and territories.

For more information visit: www.hsbc.com



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In line with SOS Children's Villages protocols, the names of children and families in this publication have been changed to respect the privacy of individuals.



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