As Hong Kong’s leading domestic bank, we play a key role in our community.

Young people are key to sustainability. Engaging them and providing them with tools for development keeps our community and business viable. It also fosters lasting and positive social and environmental change.

This is why a key component of our approach is empowering Hong Kong’s young people with the skills, knowledge and self-esteem that they need to thrive in an ever-changing economy.

Hang Seng is also committed to the wider society. Our four pillars of community investment are:

- Future skills for employability
- Financial literacy
- Entrepreneurship
- Care for the community

Our Corporate Responsibility Committee – chaired by the Bank’s Vice-Chairman and Chief Executive – sets community strategy, assesses proposals and oversees investments. We instil our core values of leadership and innovation into community programmes.

We invested HK$33 million in community development in Hong Kong in 2019, bringing our total contribution over the past decade to HK$282 million.

Apart from leveraging our financial strength, we also invest nonfinancial resources, such as volunteer time, professional expertise and practical support. In 2019, our community programmes and staff volunteering initiatives included more than 1,800 activities. We donated financial and nonfinancial resources to Bank volunteer activities, charities and community organisations that collectively served more than 2.5 million people in Hong Kong.
The breadth of our initiatives is illustrated by the programmes detailed below.

**Future Skills for Employability**

Providing employment-related skills for youth, regardless of social or economic status, accounts for more than one-third of our community investment. This supports the UN Sustainable Development Goal 4: Quality Education. Our programmes for this pillar are outlined below.

**The “I am...” online platform and mobile app**

This new portal – run in partnership with the non-governmental organisation St. James’ Settlement – provides personalised career and academic advice, including mentorship, for young people between 15 and 29. To help those at the crossroads of studying and beginning a career, it provides information and guidance, including recruitment market data, for personal development or career planning.

Launched in September 2019, it is Hong Kong’s first youth portal offering interactive mentorship via chatbot and aggregated data analysis technology. Users receive real-time advice from over 230 qualified online career and academic mentors, including 45 Hang Seng staff and management trainees. The portal also provides personality tests, career and academic news, and an online TV channel.

Thirty-three schools have enjoyed demonstrations, reaching around 6,900 students. Of those, 50 per cent registered as members of the portal.

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**Hang Seng – HKFWS Youth Mediation Scheme**

Hong Kong’s first primary school peer mediation programme was launched in 2013 by Hang Seng and the Hong Kong Family Welfare Society to promote harmony at this key developmental stage. With a range of activities – including mediation training, storytelling and a mobile app – the programme has benefited over 60,000 young students, their parents and their teachers.

More than 160 Hang Seng staff members trained as mediation ambassadors. They lead storytelling sessions and education technology classes in primary schools.

In 2020, we will continue to enhance the functionality and content of the scheme’s mobile app – the first-of-its-kind education app on peer mediation launched in 2018. We will also host spin-off events to reach a wider community, such as peer mediation storytelling.

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I sometimes feel embarrassed having face-to-face conversations... I feel more comfortable chatting with my mentor through text/instant messaging.

**Hansen Wong**

Community in Action

We have long supported sports development in Hong Kong. In 2019, we took another step forward, in partnership with the Hong Kong Sports Institute. The Community in Action programme enables athletes to develop essential soft skills, which enhances their employability after they retire from sports.

Community in Action also exposes youths and students to choose sports as a career, via school visits, community days and workshops.

Ming Pao Student Reporter Programme

We have supported this programme for 20 years. It promotes civic awareness while honing analytical, research and communication skills. More than 9,500 senior students have taken part, including 345, from 125 schools, in 2019.

Hang Seng Community Service Scholarships

Since 1995, we have allocated more than HK$66 million to various scholarship schemes in Hong Kong and mainland China. This has made it easier for over 2,400 gifted young people to further their academic journey.

Our Community

Future Skills for Employability

Hang Seng Character Master Programme

Respect, caring, trustworthiness and responsibility are the core values promoted to senior primary students by our Character Master programme. A partnership with St. James’ Settlement since 2017, it offers life simulation activities, workplace experience and workshops. The programme helps students appreciate and understand good qualities, and encourages moral behaviour and a positive attitude so they can face challenges with a sense of self and well-being.

I was very reserved at the start of the programme, and not a good communicator. But with encouragement from my teacher, I talked to people I did not know in the life simulation game. This motivated me to communicate with customers during my workplace experience as a supermarket cashier. All of these memorable experiences taught me the importance of being respectful and genuine when interacting with people.

Lam Tung-sun
Sau Mau Ping Catholic Primary School

Over 13,900 students and 2,200 parents have participated, and 100 teachers and 200 volunteers have been trained to deliver the programme. A mobile app has also been developed. Character Master has been well received by schools, parents and students.

Hang Seng – YMCA Balloon-Twisting Programme for Special Educational Needs Students

Now in its third year, this programme aims to unleash the potential of students with Special Educational Needs (SEN), by developing their concentration, coordination, organisation and communication through balloon-twisting training and competition. This empowers them to face challenges in school and later in life.

In August 2019, eight SEN students participated in an international balloon twisting competition in Taiwan. Despite competing amid professionals, they earned an Award for Excellence which is a testament to the efforts and talents of SEN students.

The programme extended its reach from secondary to primary schools in 2019. Occupational therapy classes were introduced to cater to the needs of younger participants.

I was given opportunities to try, to think and to succeed. I discovered my strengths and developed my confidence. I feel more engaged now in school.

Jacky Tsang
SKH Li Fook Hing Secondary School

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Entrepreneurship

We encourage budding entrepreneurs to develop sustainable businesses. Our programmes for this pillar include:

**Hang Seng Youth Career Planning Scheme**

We partner with The Society of Rehabilitation and Crime Prevention in Hong Kong to offer at-risk youths and juveniles ex-offenders an opportunity to explore career possibilities. We equip them with essential skills – including communication and problem-solving – and help build their sense of identity for making the right career decisions.

Hang Seng senior management volunteer as guest speakers. They share their professional insights and experience, and judge the participants’ business proposals. Successful participants receive start-up funds and guidance, turning their dreams into business blueprints.

The programme attracted more than 2,300 young people in 2018-19. Over 250 of them participated in job-shadowing, training, and employment and entrepreneurship workshops. In August 2019, nearly 30 participants’ businesses were showcased at a two-day bazaar in Lai Chi Kok.

**Hang Seng Yunnan Low Carbon Village**

Hang Seng partnered with The Conservancy Association to pilot a low-carbon village model in the Yunnan province of China in 2016. This followed the successful completion of a decade-long biogas initiative.

The second low-carbon project – at Tengchong, Yunnan was completed in 2019. Traditional firewood stoves have been replaced with high-efficiency ones, and solar-powered water heaters and streetlamps have been installed. Villagers no longer rely on nearby forests for resources and their standard of living has been substantially enhanced.

Villagers have also been educated about environmentally-friendly farming and produce management. This facilitates a sustainable agricultural supply chain.

The results have led to a positive economic impact which I believe could tempt villagers – who left to pursue opportunities in the city – to come back and make a living.

Ma Zigao
Dahaoping villager
Financial Literacy

We leverage our core strengths and expertise by helping people from various backgrounds make informed money-management decisions via improved financial literacy. For example, our volunteers participated in two programmes organised by the Hong Kong Association of Banks. One promotes financial literacy through the use of digital banking services by all ages. The other provides financial management advice for low-income youths.

These programmes supported our focus in 2019: equipping young people with the skills to secure their financial futures. We also partnered with the charity support organisation Po Leung Kuk to deliver financial education to kindergarten students, through interactive games and activities.

e$mart Financial Education Programme

We are very excited to support a new, ground-breaking programme: the new e$mart programme, developed in partnership with the Hong Kong Family Welfare Society.

In the new fintech era of cashless transaction, young people have reduced physical contact with cash and hence give less thought to the management of money.

To be officially launched in first half of 2020, the first-of-its-kind e$mart Financial Education Programme is aimed at Hong Kong’s primary school students. A game that simulates digital transactions raises the students’ awareness, while seminars for young parents enhance their awareness and knowledge. This enables effective parent-child dialogue about financial literacy.

In 2019, pilot runs of the game, training sessions for students and parental seminars benefitted about 1,000 people. Hang Seng volunteers will support the game and utilise their financial expertise to educate students and their parents.

Care for the Community

We build strong connections with our community and our environment via activities that promote inclusivity and social well-being.

Hang Seng Table Tennis Academy

This long-standing initiative – a partnership with the Hong Kong Table Tennis Association (HKTTA) – encourages healthy participation, and develops valuable life skills such as perseverance and a sense of fair play. The academy also provides specialist training and programmes to nurture and support young table tennis talent as they pursue their long-term sporting aspirations. To date, more than 390,000 individuals have taken part in over 7,300 activities.

In 2019, we announced our provision of HK$13 million to the HKTTA for 2019-21. This reflects our commitment to encouraging people of all ages and backgrounds, and to providing high-quality training for promising talent. In 2020, we will celebrate nearly three decades of partnering with the HKTTA, supporting Hong Kong’s young people and developing international-class table tennis in the region.

The annual New Generation Championships, targeting talents aged five to nine, is the one of most sought-after of the academy’s competitions. The overwhelming response in 2019 saw more than 800 children enrolled.

In 2019, we sponsored two major events in Hong Kong: the Seamaster 2019 ITTF World Tour – Hang Seng Hong Kong Open (an M Mark event) and the 2019 Hang Seng Junior & Cadet Open.
Care for the Community

Hang Seng Volunteer Team

We organised more than 80 community activities for bank volunteers in 2019. Our focus is on the social well-being of vulnerable and underprivileged groups, improved financial literacy, economic mobility, and environmental issues. Each staff member is entitled to two days of volunteer leave.

The Bank encourages staff to volunteer as a department. It is great for team-building: colleagues interact with each other in a casual way and enjoy fun times together while giving back to the community.

Vivian Au
Head of Distribution Planning and Portfolio Management

Environment

For a second year, we supported the Conservancy Association’s Hang Seng – CA Eco-Rangers outdoor orienteering competition. “No plastic” was this year’s theme, to boost awareness of reuse and recycling and encourage the public to reduce plastic usage. More than 400 people joined the competition.

Our staff participated in environmental-related events such as Eco-Rangers, Green Power Hike and Walk for Nature. These events raised their awareness of the importance of conservation.

Education

Our support for ticket and subsidy schemes enabled about 11,000 students and underprivileged children to attend Hong Kong Philharmonic Orchestra performances and Hong Kong Arts Festival events in 2019.

Social Welfare

We have been a close partner of The Community Chest of Hong Kong since 1994, raising over HK$80 million – including over HK$25 million via the annual Dress Casual Day.