

# Addressing local challenges

“ Sustainable economies rely on healthy and productive people. That is why we invest in programmes that address the root cause of community issues, using our core skills, networks and resources.”

Peter Sands, Group Chief Executive

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## 2007 Highlights

### Winner

Global Business Coalition on HIV/AIDS, Tuberculosis and Malaria's Business Excellence Award for using Core Competencies

### \$10m

raised for Seeing is Believing to make a positive contribution to the lives of 10 million people in 20 countries

Launched Clinton Global Initiative commitment to educate one million people on HIV/AIDS

Rolled out London Benchmarking Group model to capture community expenditure

For us, to be a successful business in the long term, healthy workforce communities and economies are essential. Our work with local communities also helps to engage our employees, provide opportunities for product innovation and differentiate our brand. We capitalise on our core skills and resources, such as training employees to become peer educators to fight HIV/AIDS.

We use criteria within our Community Evaluation Framework to help us identify initiatives that bring real community and economic benefit. This Framework acts as a checklist to ensure each programme addresses employee engagement, skill development, customer involvement and brand development. The Framework helps shape our work around two global programmes, Living with HIV and Seeing is Believing; a regional programme in Africa called Nets for Life; and Goal – aimed at empowering women.

We understand the need to continuously assess our community commitments, so this year we started to roll out the London Benchmarking Group (LBG) model. This helps us to measure community inputs, outputs and impacts. Helping countries accurately report community inputs was the first step. In 2008, we will focus on reporting outputs and impacts.

### Living with HIV

It is estimated that there were 2.5 million new HIV infections in 2007, many of which were in the communities where we operate. With neither a cure nor vaccine probable in the near future, we believe education and testing remain crucial in order to win the fight against HIV/AIDS. That is why we have made a commitment through the Clinton Global Initiative to educate one million people on HIV/AIDS before the end of 2010. We will achieve this ambitious target through partnering with other organisations to help them educate their own workforce using our volunteer HIV Champion peer educators. This year we formed a number of partnerships to achieve our target.

For example, our HIV Champions in Hong Kong started training employees of Crown Worldwide in September 2007 to become HIV Champions. Crown Worldwide, in turn, will train its remaining 450 employees throughout 2008.

Our new partnership with the Virgin Group will educate their global workforce of 50,000 employees.

We are also working with our SME Banking clients offering training resources to help them manage HIV/AIDS in their workplaces. We have also formed a global partnership with AIESEC, the world's largest student



### Volunteering at Sightsavers

“Volunteering is a great way for you to apply and enhance your business skills while helping your community. It is a win-win situation.” Tracy Clarke, Group Head of Human Resources, who volunteered at Sightsavers International.



### AIESEC partnership

“The Standard Chartered and AIESEC partnership helps us achieve our mission of educating today's youth, who we aim to develop into tomorrow's leaders, about critical issues, like HIV/AIDS, which plague our world today.” Rishabh Chopra, AIESEC International.

organisation, to educate 300,000 students, who are potential customers and recruits.

### Seeing is Believing

Seeing is Believing (SiB) is now in its fifth year of helping to tackle preventable blindness. In Phase I, SiB restored the eyesight of 56,000 people through cataract operations. Phase II helped restore the sight of a million people.

The goal of Phase III of SiB was to raise \$10 million by 2010 to make a difference to the lives of 10 million people across 20 countries. We have already met this fundraising target, three years ahead of schedule, and have a portfolio of 35 projects across 17 countries with projected beneficiaries numbering 10.3 million.

Even at this early stage of implementation, the benefit is apparent. For example, the programme in Kwara State, Nigeria, has already treated 130,000 people for river blindness (800,000 people are likely to be treated by the end of the project year), performed 1,300 cataract operations (78 per cent of this year's target for that area), distributed vitamin A tablets to over 350,000 people and performed 455 refractive error treatments, as well as trained 15 nurses in primary eye care and trained four ophthalmologists.

In 2008, we will launch SiB Phase IV – a more ambitious programme of sustainable eye care targeted at the poor, marginalised communities in cities where the Bank has a presence. This will have a sharp focus on the sustainability of its projects and link more closely with business priorities. Projects will be guided by the International Agency for Prevention of Blindness/World Health Organization Vision 2020's comprehensive eye care strategy which builds in sustainability as a key feature.



### Seeing is Believing credit card

A Seeing is Believing credit card was launched in Thailand. The credit card offers customers 10 per cent cash back with two per cent going towards Seeing is Believing. The proceeds of THB741,240 (\$25,000) went to the Thai Red Cross eye care projects.



## Working with SMEs to combat HIV/AIDS

**As HIV/AIDS often has a more significant impact on SMEs, we want to share what we have learnt with this important customer segment.**

We are partners with the World Economic Forum's Global Health Initiative on their 'Beyond Big Business' programme, which aims to help SMEs benefit from multinational HIV/AIDS workplace programmes. This year, we have piloted and refined our programme, working with SME clients. In June 2007, our workshop in Tanzania reached out to 20 SME banking clients on HIV/AIDS business risk awareness. A similar workshop was held in Singapore. A further 120 clients from across Africa attended our workshop during the World SME Expo in Hong Kong. 80 per cent of them requested the programme be implemented in their country. We aim to build on this model by rolling it out across our African SME business in 2008.

"SMEs face a number of barriers in implementing HIV workplace programmes. Standard Chartered is contributing to HIV/AIDS education resources to help SME clients be more sustainable."  
Richard Samans, Managing Director, World Economic Forum.

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## Our goals and achievements in 2007

### Goal

Goal, our women's empowerment programme, was inspired by the fact that sustained economic development requires women to play an active role. Goal uses sports as a platform to bring young women together to gain the skills and confidence they need to become leaders in their communities – for example, through training in healthcare, personal finances and communications.

In 2007, we completed the pilot for Goal in partnership with the International Federation of Netball Associations and Naz, the NGO which implements the project on our behalf. We engaged community elders and the participants' parents to build community support. Our employees have also played a key role in the design and delivery of some of the training modules.

### Nets for Life

Launched in 2006, Nets for Life aims to distribute one million long-lasting insecticide treated mosquito nets across 16 African countries by the end of 2008 as part of our efforts to fight malaria. Over the last two years, the programme has distributed over 680,000 nets and trained 5,000 people to teach their communities about malaria prevention in partnership with Episcopal Relief and Development (ERD). Evaluation has shown a noticeable improvement in the levels of knowledge on malaria, an increase in households in possession of nets, and an increase in children and pregnant women sleeping under nets. Work has started on the next phase of Nets for Life, refining the model to allow for more staff engagement opportunities.

### More information on the following topics is available on our website:

- Our Community investment approval and local case studies; and
- Seeing is Believing.

### Our goals for 2007

Launch Clinton Global Initiative commitment to educate one million people about HIV/AIDS by end 2010

Set up a Phase III campaign to raise \$10 million by 2010 to make a difference to the lives of 10 million people across 20 countries

Take 60 young women from under-privileged communities in Delhi through Goal

Assist a delegation of emerging Chinese women leaders to attend the 2007 Vital Voices Pan-African Women's Leadership summit in Cape Town

Distribute one million long-lasting insecticide treated nets in Africa by the end of 2008

Pilot the employee volunteering development scheme and complete the reward scheme pilot

Develop robust policy and guidelines for our response to disasters

### Status



### What we have done

Launched partnerships with AIESEC, Virgin and Crown; commissioned review of our existing training material; ran SME programmes; increased number of HIV Champions

We have already raised \$10 million and partnered with the International Agency for Prevention of Blindness. 35 projects set up to benefit 10 million people

Pilot completed with 70 girls participating. Evaluation shows positive impact on confidence and behaviour. Second phase design complete

Supported the delegation to foster partnerships between African and Chinese women leaders. Sponsored African business women to attend the follow-up 'Women as an Economic Force' programme in Shanghai

Launched in 11 African countries with positive results. Over 500,000 nets distributed in 2007

Development and reward pilot completed. Commenced review

Policy to be implemented April 2008

### Our priorities in 2008

- Launch Seeing is Believing Phase IV
- Roll out 'Reward' tier for employee volunteering in more countries
- Implement Disaster Response guidelines
- HIV Champions to grow by 50 per cent to 750
- Implement Living with HIV Clinton Global Initiative commitment
- Commence measurement of community programme outputs and impacts



#### Women's empowerment programme

"My daughter has become more outspoken and confident. She is very motivated to get educated. I feel great that I donated a piece of my land to this programme." Parent of a Goal programme participant.



#### Employee volunteering

Sixteen staff in New Delhi, India, volunteered and contributed their skills to Save the Children. Aparna Arora, Marketing Manager from Save the Children commented, "We appreciate the skill sharing from these driven volunteers. The extra help we received was vital for us."