

INTERACT

2007 HSBC Jordan Corporate Social Responsibility Magazine



Main Stories:

- ▶ HSBC Establishes Centre for Zarka Children at Risk
- ▶ HSBC Initiates a Permaculture Project in Balqa'a
- ▶ "Bashar" from EDRAK joins HSBC

HSBC 
The world's local bank

Contents

- ▶ Message from Mr. Ray Webber – Chief Executive Officer *Page 1-2*
- ▶ 2007 Special Highlights
 - Zarka “Future First” Centre *Page 3*
 - Permaculture Project in Balqa’a *Page 3*
 - KHCF “Dreams Come True” Programme *Page 4*
 - Scholarships to Deserving Students *Page 5*
 - Dar Al-Aman for Abused Children *Page 5*
 - HSBC Supports Caritas *Page 5*
 - Supporting Mar Mansour *Page 5*
- ▶ Ramadan Activities
 - SOS Villages in Irbid *Page 8*
 - Supporting the Next Step: Aman Fund *Page 8*
 - Eid Gifts to EDRAK Children *Page 9*
 - Food Parcels for the Underprivileged *Page 9*
 - HSBC and InterContinental Activities *Page 9*
- ▶ Christmas Activities
 - Elderly Home Gifts *Page 10*
 - Mar Mansour *Page 10*
 - HSBC and InterContinental Activities *Page 10*
- ▶ Community Partnerships
 - FICS Educational Programmes *Page 7*
 - Launching Paper Waste Recycling *Page 6*
 - HSBC Renovates Premature Infant Unit *Page 6*
- ▶ Bashar’s Story *Page 10*
- ▶ Continuation of 2006 Support
 - Clean Up the World *Page 11*
 - Youth Noise Partnership *Page 11*
 - Supporting Ministry of Environment *Page 11*
 - Hussein Centre for the Physically Challenged *Page 11*

A Message from Ray Webber -
**Chief Executive
Officer**



“ ... our guiding principles are founded on the concept of **sustainability** in all areas of **development** - not just present development, but development that also meets the needs of **future generations**, a concept that resounds more clearly now than ever before... ”

There are many definitions for Corporate Social Responsibility (CSR), but one that truly embodies the ambitious efforts of HSBC Bank Middle East Limited Jordan, is continuous contribution to sustainable development in Jordan in three key areas – education, environment and the community. These are the pillars of our CSR strategy, and will help us ultimately reach out to local communities through philanthropic partnerships. With this magazine, which is the first of quarterly publications, we outline all CSR activities that HSBC Jordan has carried out in 2007.

When talking about CSR, we mean long term development in order to face the challenges of tomorrow. As we witness Jordan’s rapid development in numerous sectors, we must take time to think about how our business practices impact the economy, society and environment in which we operate. At HSBC, our guiding principles are founded on the concept of sustainability in all areas of development - not just present development, but development that also meets the needs of future generations, a concept that resounds more clearly now than ever before.

Reflecting on 2007, our CSR initiatives have included diverse activities that brought value, innovation and advancements within many local grass roots organizations and societies around Jordan.

Nowhere is this more apparent than our biggest achievement of the year. With the full support of the Bank, the Future First Centre was recently opened in Zarka. The Centre's aim is to give underprivileged street children access to education and life skills in order to become productive members of society. The benefits of the Centre will be far-reaching and we have made a commitment to help it grow. I recommend that you visit the Centre to see the valuable work that HSBC Jordan has done and how it is changing people's lives.

With regards to the environment, the Bank has taken great strides to mitigate any adverse impact to the environment from day to day activities in its Main Office by positioning over 70 paper recycling bins throughout the offices in cooperation with the Jordan Environment Society. HSBC has also – for the second year in a row – worked closely with the Ministry of Environment to support its awareness campaigns about pollution.

Yet one of the most rewarding activities undertaken in the past year within the sphere of environmental protection and sustainability has been witnessing Bayoudah's journey to water self reliance through an effective water conservation project administered by CARE International. In this community managed project supported by HSBC, the village of Bayoudah, located in the Balqa'a Governate, will be able to recycle water and be in a position to face the challenges of the future, truly becoming stakeholders and decision makers in their own livelihoods.

Within the realm of educational initiatives, HSBC has awarded 11 exceptionally gifted students from disadvantaged backgrounds scholarships to commence their university studies. This is just one of our solutions to nurture potential talent, and provide access to talented members of the community where families cannot afford to pay for university education.

Please take the time to read through the success stories presented in the following pages. They are a true testament to what the HSBC Jordan CSR mission represents. Much has been done to inspire a sense of involvement within our staff and to all of those who have directly and indirectly impacted our activities during 2007, I extend my sincere thanks. As major new challenges come along, we will continue to explore ways where HSBC can contribute to sustainable development – helping to make Jordan a 'better place to live'.

Kind Regards,



Ray Webber

HSBC Establishes “Future First” Centre for Zarka Children at risk

In line with its long-standing commitment to comprehensive child development, HSBC has established the “Future First” Centre in Zarka, which has one of Jordan’s highest child delinquency percentages.

This fully equipped Centre is managed by highly dedicated and specialized personnel, and will offer children-at-risk solutions to face and treat difficult challenges that face them throughout their life experiences.

“Future First” will also educate children about the “Convention of Children’s Rights” through instructive sessions and other recreational programmes.



HSBC Initiates a Permaculture Project in the Balqa’a Governate

To help promote an understanding of one of the toughest of Jordan’s environmental challenges, i.e. water conservation, HSBC Jordan has initiated a Permaculture Development Project in the Balqa’a Governate. The project tackles water conservation in the village of Bayoudah.

The project, which is an 18 month undertaking, seeks to establish locally based skills, introduce simple, cost-effective agricultural practices and demonstrate viable permaculture techniques to improve water management. The long term goal is to educate local communities in Bayoudah about water conservation and show the far-reaching sustainability of these practices to improve the livelihoods of the local rural population. When the project is finished, the communities will manage the water systems themselves, with minimum support.

Through this partnership, HSBC aims to expand awareness levels about conservation and its long term effects, as well as demonstrate how communities can work to manage their own water resources through an integrated approach. Through projects such as this sponsored by HSBC, communities are empowered to make change on their own, becoming the key stakeholders in their future.



Supporting King Hussein Cancer Foundation: “Dreams Come True” Programme

HSBC Jordan recognizes the valuable contributions being made by the King Hussein Cancer Foundation (KHCF) in the field of cancer treatment and supporting under-privileged patients. To support the Foundations’ programmes HSBC has sponsored the “Dreams Come True” Programme: a programme that seeks to make a difference in the lives of cancer patients undergoing rigorous treatments at the King Hussein Cancer Foundation (KHCF). HSBC donated 25,000 Jordanian Dinars to sponsor this programme for the second half of 2007, and support this worthy cause. This programme aims to give patients, up to the age of 18, respite from their suffering through a series of meaningful activities.

The activities include holding birthday parties, festivities marking the end of stays for patients who have undergone treatments at the Centre, fulfilling last wishes for terminally ill patients, giving gifts to children to support them through tough treatments as well as presents during religious holidays. All of these make it possible for the children to have a fun environment during their difficult hospital stay.

Another one of the initiatives being carried out by HSBC is to help support the King Hussein Cancer Foundation through a coin collection drive in all HSBC branches. Donations are encouraged from bank staff and customers using KHCF unique Coin Collection boxes inside HSBC branches. The boxes are placed in branches at teller windows, entrances and exits, alongside other various points throughout the waiting areas.

The “Friends of KHCF” programme, a further HSBC initiative in partnership with the Foundation, is an employee programme that deducts a designated amount of money from staff salaries on a monthly basis. The programme has proven to be a success at HSBC, and will continue through the support and generosity of the staff.

Donations made through all of these programmes will support KHCF in providing state-of-the-art cancer care, services and life-saving cancer treatment to the citizens of Jordan and the region. One of HSBC Jordan’s aims through supporting KHCF is to raise awareness given the prevalence of cancer and its effect on Jordanians of all ages.



HSBC Provides Educational Scholarships to Deserving Students

As a determined initiative to help support underprivileged youth obtain an opportunity to pursue higher education, HSBC granted over 11 scholarships to students from public schools who have obtained excellent or exceptional results.

The programme's aim is to help sustain quality educational opportunities for gifted students from disadvantaged backgrounds who have the potential to become the leaders of tomorrow.



HSBC Supports Abused Children

Recognizing the importance of protecting children and helping foster a nurturing environment for them to develop and grow, is a central initiative for HSBC and its support for Dar Al Aman has been a core project to support future generations.

HSBC has recently supported the Centre through the purchase of kitchen appliances for the four apartments that are part of Dar Al Aman. The Bank will continue to support the Centre by helping it provide educational facilities for abused children receiving treatment.

A first of its kind in the Arab World, Dar Al Aman - part of Jordan River Foundation's Child

Safety Programme - is a temporary therapeutic centre for abused children, and provides shelter and well rounded services encompassing physiological, medical, social and educational care to address the multiple consequences of abuse.

Commenting on the partnership between HSBC and Dar Al Aman, HSBC Jordan CEO, Mr. Ray Webber said: "Child abuse is a prevalent issue and needs to be addressed on all levels, whether it is society at large, or the family level. Through this support, the Bank will help raise awareness about this issue, which is important to the development of children all across Jordan and is at the forefront of the national agenda."

Mar Mansour Donations

For the first time, HSBC is supporting Mar Mansour, an orphanage located in Amman.

HSBC is covering the heating expenses for the orphanage in order to ensure a warm winter for the 29 orphans under its care.

Following this donation, HSBC staff visited Mar Mansour and donated 3 PC's to aid in the facilitation of school research for the children.



Caritas Donations

HSBC Jordan has been supporting Caritas, an organization which supports local communities in Jordan by providing educational programmes and projects, distribution of food and other necessities to children, among other activities.

“ The Bank has taken great **strides** to mitigate any adverse impact to the **environment** from day to day activities...”

The Launch of Paper Recycling Bins at the Amman Main Office

In line with its long-standing environmental commitment, HSBC unveiled an initiative to recycle and reduce paper waste. HSBC Jordan has distributed 70 recycling bins in its Main Amman Office. This initiative has been in cooperation with the Jordan Environment Society, who will be overseeing the collection of recycled waste on a weekly basis. The recycled waste - mainly paper - will be reused for other purposes and by other parties.



HSBC Funds a Premature Infant Unit at the Historic Italian Hospital

HSBC is funding the renovation of the premature infants unit at the Italian Hospital, providing state-of-the-art equipment and supplies to help the medical institution handle difficult cases and battle infant mortality rates in Amman.

The Italian Hospital is located in the heart of old “Downtown” Amman, a densely populated area that has relied on this non-profit institution for medical care. The hospital has had a long tradition of charity service, and continues to operate and serve the eastern area of Amman.



Supporting FICS Programmes

One of HSBC's Corporate Social Responsibility initiatives is to provide children from disadvantaged backgrounds access to education, therefore HSBC Jordan continued its support to Family International Community Services (FICS) this year.

FICS is a private charitable organization consisting of volunteers dedicated to improving the quality of life for disadvantaged members of the community. Over 24 programmes were sponsored by HSBC, one of these programmes concentrated on "Learning through Play", with 12 others focusing on "Learning a New Thing".

The programmes were presented at the Ministry of Education, UNRWA schools, the Red Crescent Society, Haya and Zaha Cultural Centres, and GUVS (General Union of Volunteer Societies). Over 1,500 children and 450 teachers attended the educational seminars from various communities from Amman to Salt, Jerash, Ajloun, Madaba, Tafleeh and the Jordan Valley.

The educational programmes had a significant impact on the communities where they were administered. Through using interactive learning models, children were taught the importance of

play, giving them a sense of self-discovery and the world around them. Educational topics such as creativity, reading books, health and hygiene were also discussed, and were presented in an original format encouraging development of social skills, inventiveness, imagination and problem solving.



HSBC Jordan supports educational programmes as they are aligned with its objective to support local projects that give children opportunities to enhance their knowledge, understanding and basic skills. Through nurturing children's talents and character development, active contributions to the long-term development of the local communities can be realized.



Ramadan Activities

SOS Village in Irbid

Iftar Hosted by HSBC Brings Smiles to Children

For the second year in a row, HSBC hosted a Ramadan Iftar for the children at the Irbid SOS home in order to spread goodwill during the Holy Month, giving them a sense of belonging during a time of family gatherings and joyous get togethers.

HSBC has been covering the running costs of the HSBC House in the SOS Village since its construction in 1999 in order to ensure that care is brought to the children within the best possible means. Visits are also undertaken to check on the progress of the HSBC House, as well as identify where improvements can be made.

The Children's Villages, SOS, is an independent, non-governmental and social development organisation. The SOS Village Association in Jordan depends totally on private donations to raise the living standards of Jordanian orphans and abandoned children who live in SOS Villages and Youth Houses.



Supporting The Next Step

HSBC's Partnership With Al-Aman Fund For Orphans

HSBC recently signed a memorandum of understanding (MOU) to provide financial support for Al-Aman Fund for the Future of Orphans. An independent non-governmental organization founded in 2006 by Her Majesty Queen Rania Al-Abdullah Al-Aman Fund equips orphaned youth, who graduated from orphan care centres at the age of 18, with the education and skills necessary to become successful, self-reliant and productive members of society. This is done by operating five Support Schemes responsive to their needs. The Support Schemes are: Educational Scholarships, Covering Living Expenses, Counseling, Apprenticeship and Employment, as well as Medical Insurance.

The support provided by HSBC will cover these

expenses for ten of the Fund's beneficiaries for the period of one year, in addition to supporting Al-Aman Fund's Ramadan media campaign.



HSBC Presents Eid Gifts to Edrak Children

For the second year in a row, HSBC has renewed its contract to help support the EDRAK Foundation for Special Education through covering its annual rent. EDRAK is committed to the rehabilitation and development of the physically and mentally challenged.

ensure that those attending the Centre are being given adequate care and attention.

This Ramadan, Eid gifts were distributed to the children, putting a smile on their faces, and adding joy to the already happy atmosphere of the season.

Top management from HSBC regularly visit EDRAK to



Food Parcels for the Underprivileged

In partnership with Tkiyet Um Ali, a non-profit organization aimed at fighting hunger in Jordan, HSBC took part in a nationwide initiative to help families during the Holy Month of Ramadan. HSBC covered the cost of food parcels containing basic essentials for over 100 underprivileged families, which would help families consisting of 3-6 individuals for the Holy Month and would be distributed to areas all over the Kingdom considered to be those most in need.



HSBC & InterContinental Jordan Hotel Ramadan Philanthropy

HSBC, in partnership with InterContinental Jordan, hosted five Iftars and presented gifts to charitable organizations supporting underprivileged women and children during Ramadan including: Save the Children, YWCA in Baqa'a, Prince Ali Deaf Society, NAHDA and Mabaret Um Al-Hussein.

Spreading Christmas Cheer

Christmas Gifts to “Dar Al Salam” Elderly Home

To spread cheer and instill hope during Christmas, HSBC will be presenting gifts to “Dar Al-Salam” Elderly Home. Gifts will be carefully chosen to match the special needs of those receiving them in order to make certain that they are utilized in a meaningful manner.

Mar Mansour Gifts

Gifts will be presented to all 29 Mar Mansour orphans at Christmas.

HSBC and InterContinental Partnership During Christmas

HSBC, in partnership with InterContinental Jordan will be distributing Christmas baskets and presenting gifts to charitable organizations



Bashar’s Success Story at HSBC

HSBC Jordan recently appointed Bashar from the EDRAK Foundation for Special Education as a permanent employee at the Bank.

Bashar has been employed as a messenger following three months of training at the Bank. This initiative was launched in order to help those with Special Education needs recognise their potential and become productive members of society.

This partnership began early on as a Special Education Therapist from EDRAK presented informative sessions to Bank staff explaining relationship dynamics and how to deal with people with special needs.

Bashar’s development has been successful, and his confidence and performance have noticeably increased. He is now an important member of the Bank’s team..



Continuation of 2006 Support

Clean Up The World

As a continued initiative to motivate and leverage awareness about a cleaner environment, HSBC participated once again in “Clean Up The World”, in partnership with the Royal Marine Conservation Society in Aqaba.

Around 30 employees contributed in the cleanup of Aqaba’s shoreline along with participating in awareness workshops.

Environmental Awareness Campaign

For the second consecutive year, HSBC is supporting the Ministry of Environment’s awareness campaign, which seeks to heighten knowledge about pollution in all of its forms, and the consequences associated with irresponsible actions.



Hussein Society for the Habilitation / Rehabilitation of the Physically Challenged

HSBC has renewed its support for the Society by covering the running costs of its bus, which transports the children to and from activities on a daily basis.

Supporting Friends of Blind Society

HSBC has recently contributed to the establishment of a library and an electronic research centre for the blind.



HSBC Supports Youth Noise

HSBC has continued support for Youth Noise, an organization whose mission is to spread awareness about some of the most pressing issues that face youth today. Activities supported so far have included “Walk the World” to fight hunger, and awareness campaigns to combat smoking and drug use.

HSBC Bank Middle East Limited
P.O. Box 925286 Amman 11190 Jordan
www.jordan.hsbc.com

HSBC 
The world's local bank