

Celebrating 8 years of the HSBC Water Programme

2012 - 2019





“The HSBC Water Programme has been our flagship environmental programme since 2012. I am proud that HSBC supports the work of NGOs across the world and together we are making a difference to the lives and livelihoods of millions of people.”

Sue Alexander

Senior Manager, Environmental Programmes, HSBC

The HSBC Water Programme

The HSBC Water Programme, which launched in 2012, is a collaborative partnership with Earthwatch, WaterAid and WWF. It also supports more than 70 other local projects across the world. This eight-year US\$150 million programme has been successful in tackling the global water challenge through water provision, protection, education and scientific research.

As a leading global trade bank, HSBC has a role to play in supporting a shift to a responsible and sustainable economy, including championing sustainable supply chains and the transition to a low-carbon future. To support this ambition, HSBC has committed to initiatives to tackle climate change and support sustainable economic development in the communities it serves. HSBC is working with businesses, to help them manage environmental and social impacts – and we are supporting them in adopting more sustainable practices.

In 2019 HSBC, together with its partners, celebrate eight years of combined impact across the globe. This publication highlights case studies and metrics that demonstrate our shared vision of a sustainable future for all. We showcase how our collective work is contributing to growth that is both sustainable and economically viable, and is supporting the implementation of the UN Sustainable Development Goals.

Sustainable Supply Chains Programme – Bangladesh, China, India and Vietnam

More than 830 facilities in the apparel supply chain will improve their environmental and social impact by the end of 2020. In partnership with WWF and WaterAid, HSBC is supporting garment factories, tanneries and mills in Bangladesh, China, India and Vietnam to shift towards sustainability.

Zarina Begum lives in the Bharat Puri slum settlement of Lucknow, Uttar Pradesh.

Like many other women in her community, Zarina is a 'Chikan' artisan worker (Chikan is traditional Lucknow embroidery). She produces fabric for apparel supply chains. It takes Zarina two days to embroider a top, and for this she will earn around 100 rupees. However, if she falls ill – often with diarrhoea caused by drinking dirty water or being unable to wash her hands – she can't produce her work on time and will receive no payment from the buyer.

HSBC and WaterAid launched a three-year project to deliver essential water and sanitation services in apparel factories and nearby communities in Bangladesh and India, including Bharat Puri. As well as improving living and working conditions, this funding will enable WaterAid to pilot test metrics that will provide evidence of the business benefits and financial value of WASH (water, sanitation and hygiene) interventions.

In China, WWF and retail brand partners are training Chinese apparel producers to overcome water challenges and introduce better water practices within industrial parks. We're helping to build a forum for stakeholders to discuss water governance solutions. And we're engaging government agencies to support effective industry regulation and low-impact foreign investment.

WWF is working with more than 15 companies that source leather from Kanpur, India. We're helping more than 30 tanneries reduce water use and pollution. This saves costs and benefits the environment, local residents and tannery workers. We're also working in India's Bhavani Noyyal river basin, creating positive interactions between stakeholders to ensure sufficient clean flowing water for different water uses.

In Vietnam, WWF is collaborating with policymakers, technical organisations, clothing retailers and manufacturing sites to create a vision for a green apparel sector. We're supporting small to medium enterprises in this sector to improve water and energy management practices.



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Ensuring sufficient river flows in China

With HSBC funding, WWF has long worked to restore environmental flows in China.

A key project has been linked to the Three Gorges Dam (TGD), on the Yangtze. The dam has caused many environmental and social impacts, including drastically reducing the commercial carp fishery below the dam.

For 10 years, WWF has collaborated with the state-owned TGD Company; we've established an expert working group to promote research. Thanks in part to our role coordinating stakeholders and leveraging a partnership with the Ministry of Agriculture, since 2011 the dam has been operated in a way that mimics the Yangtze's natural flood pulse. This promotes carp spawning and supports livelihoods downstream.

In 2015, provisions to promote environmental flows were integrated into the TGD's standard operating rules. Numbers of carp eggs and larvae have increased significantly since then, benefiting carp and other freshwater fish. This also supports the economy, as carp fishing is a prominent commercial activity.



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Political commitments to protect the Pantanal

The Pantanal is the world's largest tropical wetland – spanning areas of Brazil, Bolivia and Paraguay. But it's threatened by deforestation, habitat degradation and poorly-planned development.

So, with support from HSBC, WWF has been encouraging state and municipal governments, the private sector and local communities to protect freshwater springs and preserve three of the Pantanal's major tributaries.

We set about this by gaining non-binding political commitment, in the shape of a Pantanal Headwaters Pact, which lists 34 priorities to conserve water resources along nearly 750km of rivers. Twenty-five municipalities have signed up to the pact, along with 35 organisations and companies. This has led to local actions to restore more than 100 springs, upgrade roads, influence sanitation plans and install bio-septic tanks. It's also boosted awareness in government and society about the importance of protecting the headwaters.

Our offices in Bolivia, Brazil and Paraguay have been working with their governments to initiate diplomatic and technical coordination around the Pantanal. In 2018, this resulted in a landmark tri-national declaration for the conservation and sustainable development of the Pantanal.



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Inspiring sustainability through immersive learning

In 2017, Earthwatch and HSBC developed a global Sustainability Training Programme to empower employees at all levels to take supportive action.

So far, more than 1,100 employees have been trained. Participants report heightened awareness of environmental issues and greater motivation to actively support sustainable business practices in their day-to-day activities. Feedback shows 97% of participants found the training professionally worthwhile and 92% have gone on to share what they learned on the programme with colleagues.

Gerry Mackenzie, a Relationship Director in HSBC's Real Estate Corporate Banking attended the training in London in 2018. Having been involved in a major redevelopment project financed through a green loan, Gerry applied learnings directly to his role: "The course came at an opportune moment in the King's Cross Central redevelopment project and gave me a greater insight into the principles that underpin sustainable urban redevelopment. It made me think carefully about the impact the banking industry has on the environment, but also about the opportunity I have both personally and professionally to make a positive difference."



In hot, arid environments, the dual drivers of climate change and urbanisation create unique challenges for planners.

Green spaces are part of a healthy urban environment, but they require water and additional management. Planning approaches are needed for liveable urban environments that are in harmony with the available natural resources. Earthwatch and the Masdar Institute at Khalifa University of Science and Technology are researching ways to improve urban microclimate and thermal comfort.

Thanks to the efforts of hundreds of HSBC citizen scientists, we're exploring the interaction between vegetation, building and planning to create more sustainable neighbourhood environments in Abu Dhabi and similar urban areas across the globe. "We are very grateful to HSBC employees," says Dr Martin Scoppa from Masdar Institute. "The data collection is the first of its kind in the region and will be fundamental for developing more effective policy."



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Strengthening local capacity to manage water health



© EARTHWATCH EUROPE

Earthwatch and WaterAid Nigeria have partnered to empower communities in Benue state – ‘the food basket of Nigeria’ – to monitor local water quality using Earthwatch’s citizen science programme FreshWater Watch.

The quality of the water is a concern in this state – to those drinking it, and to farmers watering their crops with it. Children and pregnant women are particularly vulnerable to the effects of unsafe water which cause diarrhoea, one of the leading causes of death here.

Together, Earthwatch and WaterAid have trained teachers, students and retired people to use FreshWater Watch test kits to investigate their water resources, paying close attention to signs of contamination from livestock and local activities. If the citizen scientists report significant contamination, WaterAid carries out laboratory testing and provides recommendations to improve water management locally.



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Climate adaptation and entrepreneurship

Women are at the forefront of tackling climate challenges in Bangladesh.

With its vast low-lying areas of land, Bangladesh is being severely affected by climate change. In the coastal area of Dacope, rising sea levels and prolonged dry seasons are among the factors that are contributing to increased salinity in local water sources.

Since 2012, WaterAid and HSBC have been working together in Bangladesh to provide climate-resilient clean water resources. In 2018, the programme supported the pilot of a female entrepreneurship initiative in Dacope. After receiving training and participating in skills-sharing meetings with local businesses, a network of local women was made responsible for managing a new reverse osmosis plant, which removes contaminants from drinking water.

As well as increasing access to clean water for communities in Dacope, this initiative has created livelihood opportunities and provided business training for the women. Owing to the success of this pilot project, the initiative is now being scaled up in other areas of Bangladesh.



Figures correct as of July 2019
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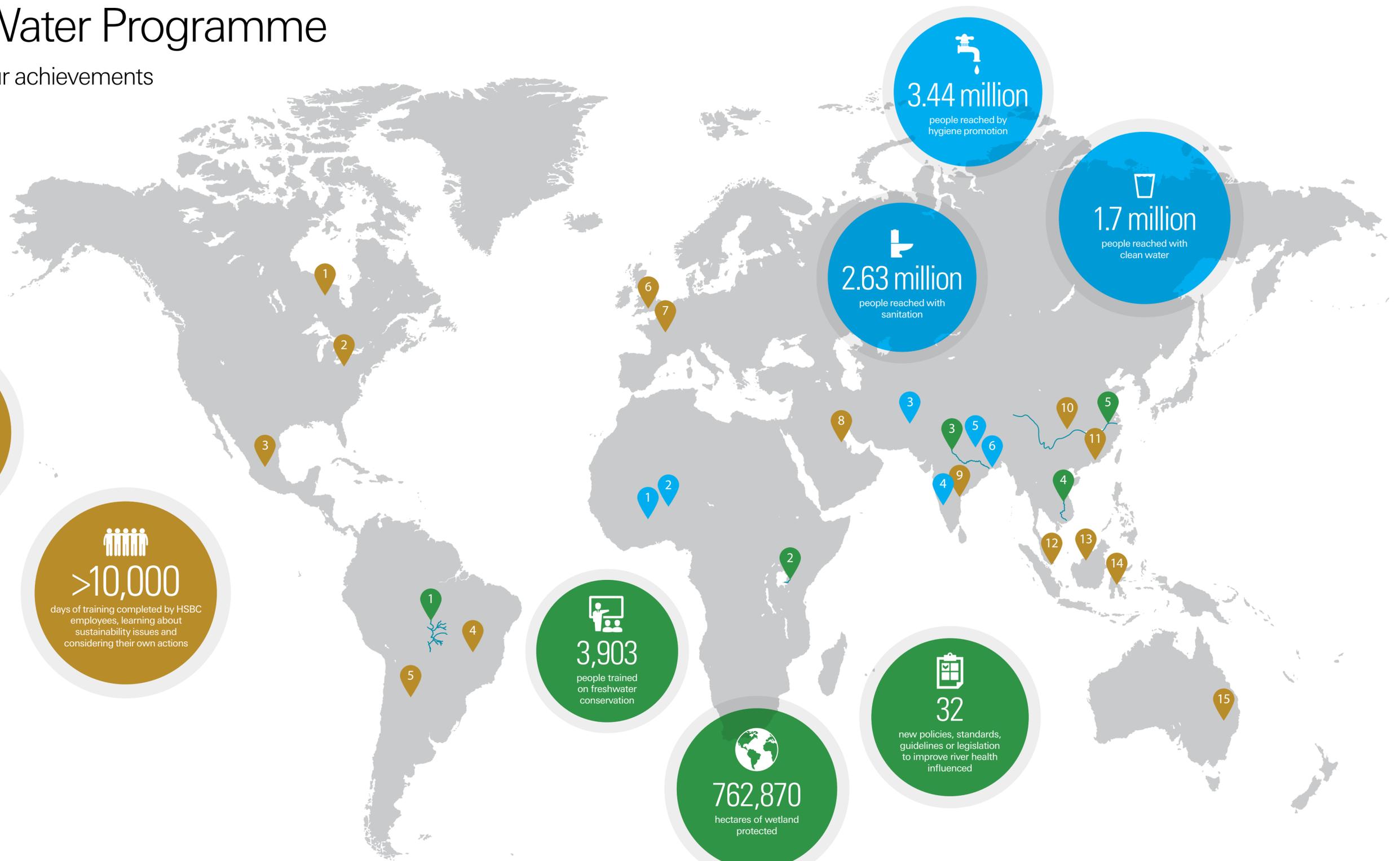


The HSBC Water Programme

Where we work and our achievements

HSBC is committed to supporting the communities in which it works, and recognises the need for responsible economic growth.

Working together with Water Programme partners, this long-term collaboration is driving positive change and lasting impact across the world. Alongside the work of Earthwatch, WaterAid and WWF, the funding is supporting 72 projects in 42 countries, nominated by HSBC employees.*



Earthwatch and HSBC have worked together for almost two decades, empowering HSBC employees to become sustainability leaders and adapt business culture to support the transition to a low-carbon economy. Earthwatch has engaged more than 8,000 HSBC employees as Citizen Science Leaders with FreshWater Watch across 36 cities worldwide. Employees have collected over 17,000 water quality data points, providing important evidence to inform freshwater management and policy.

In 2017, Earthwatch and HSBC launched a global training and research programme, to equip HSBC employees with knowledge of critical environmental issues and how this connects to the sustainability ambitions of the bank. To date, more than 1,100 employees have been trained and have contributed over 50,000 data points to local scientific research on urban climate resilience.



WWF and HSBC have been working together for 18 years to improve the health of freshwater sources, supporting the nature and communities that depend on them.

WWF's work as part of the HSBC Water Programme has focused on five key river basins, home to more than one billion people: the Ganges, Mara, Mekong, Pantanal and Yangtze. In 2017, WWF and HSBC launched three textile projects in China, India and Vietnam, working to scale up sustainability in the sector and promote good water governance.



WaterAid and HSBC have worked together since 2012 to tackle the world's water and sanitation crisis, focusing on six countries; Bangladesh, Ghana, India, Nepal, Nigeria and Pakistan. In 2017 WaterAid and HSBC launched a 3 year project to deliver essential water and sanitation services in apparel factories and nearby communities in Bangladesh and India.

- | Earthwatch | WaterAid | WWF |
|------------------------|--------------|--|
| 1 Canada | 1 Ghana | 1 Pantanal – Brazil |
| 2 USA | 2 Nigeria | 2 Mara – Kenya and Tanzania |
| 3 Mexico | 3 Pakistan | 3 Ganges – India |
| 4 Brazil | 4 India | 4 Mekong – Cambodia, Laos, Thailand, Vietnam |
| 5 Argentina | 5 Nepal | 5 Yangtze – China |
| 6 UK | 6 Bangladesh | |
| 7 France | | |
| 8 United Arab Emirates | | |
| 9 India | | |
| 10 China | | |
| 11 Hong Kong | | |
| 12 Singapore | | |
| 13 Malaysia | | |
| 14 Indonesia | | |
| 15 Australia | | |
- * Australia, Argentina, Armenia, Bangladesh, Bermuda, Brazil, Canada, Chile, China, Egypt, France, Germany, Hong Kong, India, Indonesia, Ireland, Italy, Korea, Lebanon, Luxembourg, Malaysia, Malta, Mauritius, Mexico, New Zealand, Oman, Philippines, Poland, Russia, Singapore, South Africa, Spain, Sri Lanka, Switzerland, Taiwan, Thailand, Turkey, UAE, UK and Channel Islands, USA and Vietnam.
- Visit thewaterhub.org/list-local-projects