

Living with HIV

Executive Summary

In 1999, Standard Chartered estimated that 10% of its employees in Kenya were absent from work at any one time due to HIV/AIDS. More recent, business impact assessments undertaken in Kenya and Zambia identified that the cost of HIV/AIDS to the business was 0.5% and 1% of total costs respectively (US\$270,000 and \$US 300,000 annually). This situation is indicative of the position in many of Standard Chartered markets. Standard Chartered Bank felt compelled to respond and a peer education program called 'Staying Alive' was launched across Africa. In December 2003 this program was extended. This revised program, 'Living with HIV', aims to address the global challenge of HIV/AIDS.

Programme and Processes

The "Living with HIV" program's key aim is to educate all Standard Chartered employees about HIV/AIDS, how it spreads, how it can be prevented and how to care for those who are infected or affected by HIV. However, the tremendous success of the 'Living with HIV' program for Standard Chartered employees and their families has inspired the bank to extend the program to young people, to the community at large and to the employees of other companies and organizations. The Bank acknowledges that HIV/AIDS is a complex issue and has not been accepted or recognized by some of the governments and communities in which it operates. One of the most important goals of the program is to take away the stigma attached to HIV/AIDS in the hope that more people will seek testing and treatment.

The 'Living with HIV' program is based on peer to peer education. Critical to its success have been Standard Chartered's HIV Champions, who have driven the program forwards across the business. In 2006 the Bank had 300 HIV Champions across its geographic footprint. They are responsible for preparing programs that reflect the priorities of their own country and delivering awareness raising activities for employees. The HIV Champions have led the way by not only educating employees, but they have used their skills and experience to take 'Living with HIV' externally to benefit customers, suppliers, governments and wider communities.

Standard Chartered's HIV Champions develop relationships and work closely with NGOs operating in their country or with target groups to develop and deliver education activities. Resources are made widely available both through central mechanisms such as the Bank's website (e.g. the HIV e-learning resource) as well as through individual activities led by HIV Champions. Some examples of these activities are provided below:

Partnership with AIESEC in Malaysia-The Bank established the HIV/AIDS Learning network with AIESEC in 2003. This hugely successful partnership focuses on training young adults in higher learning in Malaysia. Through the

network, HIV Champions initially trained around 75 AIESEC members in 2003 and 2005. These AIESEC champions have gone on to deliver peer to peer awareness raising activities within their respective universities. In 2007, the scheme has been extended to start a peer-to-peer campaign for students between the age of 13 and 17.

Junior HIV Champions in Hong Kong-The level of HIV/AIDS in Hong Kong is low but, in 2005, the highest new infection rate was recorded since monitoring began in 1984, and over half were young people. As a result, HIV Champions in Hong Kong have focused on educating young people; creating teen mentors to educate their teen peers. Initiated in 2005, the scheme trains groups of Junior HIV Champions who become 'certified' and support the activities of the Bank's own HIV Champions. In 2006, they have helped to put together new educational games and rolled out the 2006 World AIDS Day program. The Champions are now working with 'Teen AIDS' in Hong Kong and go into secondary schools to run education sessions and exhibition booths.

'GOAL' in India-Goal is a unique multi-stakeholder community program, which aims to empower young women to become leaders and social activists in their communities. The program is a public-private partnership which uses sports (in this case netball) as a vehicle for social inclusion and empowerment. Currently, the program is being piloted in 3 disadvantaged communities in Delhi, India. One of the training modules delivered focuses on health issues including HIV/AIDS. Called 'Am I at Risk?', the module has been designed by India's HIV Champions, who are also involved in delivering the sessions. The program aims to identify and train Goal Champions who can go on to provide peer to peer support.

Although the core focus of the 'Living with HIV' program is peer to peer education amongst Standard Chartered's employees, the Bank is keen to build on the success of the program; using the skills and capacity developed to benefit a broader network of people. In 2006, Standard Chartered made three pledges at the Clinton Global Initiative, one of which was to extend 'Living with HIV' to reach 1 million people over the next three years. The Bank will achieve this by strengthening its commitment to existing partnerships, including those with customers, suppliers and NGOs. For example, the Junior HIV program in Hong Kong involves working in partnership with local NGOs. As well as being a partner of the 'Teen AIDS' school education program, the Bank has also worked with the Red Cross (visiting AIDS establishments in China). In 2006, Standard Chartered's HIV Champions partnered with Chi Heng Foundation to raise funds to buy 'Kits of Hope' and will be delivering these books themselves. The work in Malaysia is delivered in partnership with AIESEC, the world's largest student organization. In India, the lead partner for the Goal initiative is the NAZ India Trust, which is one of India's best known HIV/AIDS NGOs. The Goal initiative is also supported by Lady Irwin College, Delhi University.

The Bank has also formalized an approach for employee volunteering; providing two days paid leave for employees to contribute to community projects. Over 1000 employees benefited from this opportunity in 2006, with many providing

skills to support the 'Living with HIV' initiative: "Two days seemed little, but you can change people's lives and make a difference in your own country more than you ever think you will!" Nichaporn Udomkoon, Thailand, spent two days assisting a Country HIV Champion.

Business Rationale

Standard Chartered's 'Living with HIV' program aims to address the key business risks associated with HIV/AIDS by supporting a healthy, stable workforce and customer base. The program helps Standard Chartered to support and engage employees (through family involvement and employee volunteering opportunities), build customer relations (corporate clients can benefit from education activities) and develop relationships with NGO, government, regulatory and industry stakeholders. It also demonstrates the Bank's commitment to using its international status to address a global program.

Key Findings/Metrics

In Hong Kong, the Bank has 80 Employee HIV Champions and 24 Junior HIV Champions. They are responsible for developing country-targeted education programs for employees and for target community groups. They get involved in the delivery of specific activities and initiatives, are HIV/AIDS mentors amongst their peers and act as representatives of the 'Living with HIV' program in partnerships with other organizations.

In Malaysia, the Bank has trained a team of 60 HIV Champions for 'Living with HIV' outreach efforts. This is the core team that trains corporate clients and partner organizations; helping them to start their own HIV/AIDS programs. The HIV Champions also support the work with the AIESEC, the Malaysia AIDS Council and Rumah Solehah and Rumah Wake; the two homes that provide shelter and care for HIV/AIDS mothers and children.

In India, the Bank has over 30 HIV Champions, each equipped with the training skills, presentation skills and coaching techniques necessary to address groups across other organizations, colleges and the wider community.

The Junior HIV Champions initiative has seen around 15,000 young people educated in 2005 and a further 15,000 in 2006. Activities have also raised funds to support other HIV/AIDS initiatives, for example to pay for 2,000 'Kits of Hope' for AIDS orphans in China.

Since the start of the AIESEC partnership, the core group of HIV mentors has trained over 5,000 students in Malaysian universities. The target is to reach a further 8,000 young people by World AIDS Day on December 1, 2007.