



FINANCIAL EDUCATION AND ESG  
**LEADERSHIP**  
— *Awards 2023* —

cum Accredited Professional Financial Planning Firm 2023  
**AWARDS PRESENTATION CEREMONY**

The St. Regis Hong Kong



# Anchore Our Commitment To Sustainable Development Of The Financial Planning Industry

## Professional Certificate in Sustainable Investment Management and ESG Integration

- Dynamic learning in 20 hours
- Deep dive into financial planning and ESG integration
- Government subsidy



### Esteemed ESG Experts



#### **Professor Louis Cheng**

**Dr. S H Ho Professor of Banking and Finance  
Director of the Research Centre for ESG and  
Research Institute for Business  
The Hang Seng University of Hong Kong**



#### **Chris Tse**

**Chairman of Institute of  
Financial Planners of Hong Kong**

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# PROGRAMME

28 November 2023 (Tuesday)

12:00nn **Cocktail Reception**

12:30pm **Presentation Ceremony Commences**

12:40pm **Opening Remarks**

*Mr. Chris Tse, Chairman, IFPHK*

12:45pm **Keynote Speech by Guest-of-Honor**

*Mr. Joseph Chan, JP*

*Under Secretary for Financial Services and the Treasury, HKSAR*

12:50pm **Luncheon Commences**

1:00pm **Awards Presentation**

*Corporate Financial Education and ESG Leadership (NGO)*

1:10pm **Awards Presentation**

*Corporate Financial Education and ESG Leadership (Commercial Firms)*

*Accredited Professional Financial Planning Firm (Commercial Firms)*

1:30pm **Awards Presentation**

*Accredited Professional Financial Planning Firm PLUS*

*Corporate Financial Education and ESG Leadership (Commercial Firms)*

1:45pm **Awards Presentation**

*Best Corporate Financial Education and ESG Leadership of the Year*

2:05pm **Group Photos**

2:15pm **End of Event**

# MESSAGE FROM IFPHK



It is with great honour for me to congratulate winners of the “IFPHK Financial Education and ESG Leadership Awards” (FELA) and “Accredited Professional Financial Planning Firm 2023”. As the pioneer of these awards, IFPHK has had the pleasure of bestowing 27 organizations and almost 100 individuals with the accolade. FELA winners past and present have, on purely pro bono bases, made invaluable contributions to financial education. Their beneficiaries are often those in our society who most need financial planning. Accredited Professional Financial

Planning Firms have employed a minimum number of CFP professionals and AFP professionals, cementing their commitment to financial planning excellence.

IFPHK launched its ESG Statement this year. As part of our dedication to raise ESG awareness, we have mandated ESG criteria in the FELA. We are delighted that participants have been receptive and showcased ESG elements in their financial education campaigns. The FELA will continue to encourage participants to address issues of public importance, and give due recognition for their efforts.

Another recent IFPHK ESG project is the new “Professional Certificate in Sustainable Investment Management and ESG Integration”. Leveraging industry expertise, it is our hope that this programme will advance ESG education and further raise professional standards of financial planners in Hong Kong and Asia.

We are proud to say that our ESG drive has been enthusiastically received by the global CFP professional community as best practice. Professor Louis Cheng, Dr S H Ho Professor of Banking and Finance and Director of Research Centre for ESG at HSUHK and a veteran CFP professional, was invited by the FPSB to speak on IFPHK’s ESG Statement and how ESG relates specifically to financial planning. IFPHK is committed to ESG, and will continue to promote its integration into financial planning to both practitioners and stakeholders alike.

In closing, I wish to express our deepest gratitude to all participants. May your efforts sow the seeds of financial literacy that will bear many fruits in the years to come.

**Dennis Lau**

*Chief Executive Officer*

*Institute of Financial Planners of Hong Kong*

# SUSTAINABLE HR PRACTICES AND ESG LEADERSHIP



The evolution of business sustainability practices began its journey from business ethics and CSR in the 1970s in the US. Then, the increasing expectation from investors and regulatory requirement for corporate governance was slowly taking shape from the 1970s to the end of the 20th century. Interesting enough, in 2006, the UNPRI (i.e. United Nations Principles for Responsible Investment) launched the ESG concepts and proposed that ESG integration in asset management should bring in long-term financial performance. In other words, ESG integration reflects

the idea of doing well by doing good.

In Asia, the concept of ESG integration has become very popular in the past two years. Unfortunately, the recent popularity of ESG practices in business and government sectors have reached a level that many practitioners have begun to feel sick when hearing this topic. To a certain extent, the over-enthusiasm and discussion in every possible seminars and workshops create a negative publicity for the ESG practices and make people wonder we have totally lost the balance of pursuing profitability while pushing for ESG integration, especially under the current deteriorating economic and business in Hong Kong.

In my view, ESG integration in HR practices must be implemented to have an effective and cost-efficient sustainability outcome. The key issue is having the support from senior management and the board. Survey findings of successful ESG integration in Asia clearly indicate that leadership support is the key for effective ESG integration. However, given the support from senior management, the next important issue is how to integrate ESG practices into the operation. Therefore, sustainable HR practices is the key issue. Theoretically, for any business value (including ESG) to be successfully implemented, employees at all levels must believe in this value and carry out their own roles for the implementation. I have conducted a survey recently to explore how employees evaluate the ESG practice of their own firms. Preliminary findings suggest that employees with strong ESG preferences for their personal lifestyle tend to be more proactive in supporting ESG policies at their own firm. This result has strong implication to HR practices. In other words, ESG is highly related to the life goal and personal virtues of the employee. If HR can setup a clear and systematic information reporting system for employee to feel empowered, the HR can better design policies to encourage ESG integration. Therefore, hiring the right type of employee is the key determinant for the success of ESG integration for businesses. Of course, firms may not have much flexibility in hiring employees based on their ESG preference. Therefore, a good set of fair HR practice for ESG can be useful to motivate employees to do the basic ESG requirement.

**Dr. Louis Cheng, CFP®**

*Dr. S H Ho Professor of Banking and Finance*

*Director of Research Centre for ESG cum Director of Research Institute for Business*

*The Hang Seng University of Hong Kong*

# AWARDS INTRODUCTION & METHODOLOGY



## ABOUT FINANCIAL EDUCATION AND ESG LEADERSHIP AWARDS

The Institute of Financial Planners of Hong Kong (IFPHK) was established in 2000 to develop and maintain high professional standards and self-discipline for providers of financial planning services in Hong Kong to ensure that consumers are well-served and their interests protected.

To align with the IFPHK's mission to increase awareness of the importance of financial planning, the IFPHK has launched the "IFPHK Financial Education Leadership Awards" (The "FELA") since 2018 to pay tribute to commercial firms, non-profit organizations, and individuals that have made significant efforts in improving financial literacy levels in Hong Kong.

Since its inauguration in 2018, 37 organizations and nearly 100 individuals have been lauded with the FELA as a hallmark of their devotion to financial education for the community. To encourage and honour achievements that address specific financial education needs, the award criteria will be finetuned as and when appropriate to move with the times.

Since 2022, ESG criteria has been added to FELA to deliver a stronger message of a sustainable mission of the awardees and renamed as "IFPHK Financial Education and ESG Leadership Awards". It is hoped that refreshing the Awards from time to time, it may reflect justly on the social needs and rightly recognize the corporate leaders that constantly pick up and move on.



## Methodology

Award	Commercial Firms / Non-profit Entities	
Gold	Achieving 4 criteria or more	+ ESG Engagement Having 2 Internal + 2 External ESG Initiatives
Silver	Achieving 3 criteria	
Bronze	Achieving 2 criteria	
<b>Best Corporate Financial Education and ESG Leadership of the Year</b> For the commercial firm that has achieved the most criteria		

## Assessment Criteria

The Criteria are set out to demonstrate how financial education could be met. Submissions of the firms should specify and elaborate on the criteria engaged.

1. **Digital Campaigns/App:** Websites, apps, videos, social media platforms, online tutorials or hotlines that are available to consumers with free and impartial sources of information, tools and resources. Consumers are able to navigate the financial landscape and access the information they need
2. **Print:** Publication of books, toolkits and training materials for free financial education to the public
3. **Events:** Providing public financial education through engaging and exciting events, road shows, focus groups, games, etc
4. **Support of Vulnerable Groups:** Special programs or resources for specific cohort groups, e.g. people experiencing high financial stress, people with low income or few assets, vulnerable seniors, and religious differences as they pertain to loans and borrowings
5. **Innovative Examples:** Actively adopting technologies in business models for a better financial education future, including the internet of things, artificial intelligence and the sharing economy
6. **Co-effort Examples:** Partnership or sponsorship to support a financial education program run by a charity, school, non-profit organization or policymaker
7. **Volunteering Programs:** Building a sustainable volunteer program in which promoting financial education is one of the goals or activities
8. **Employee Programs:** Providing workplace financial wellness programs for employees
9. **Research Examples:** Commissioning research to highlight the need for financial education so that the best practices can be shared and publicized
10. **Digital Finance Related:** Any financial education initiatives that focus on digital finance, including but not limited to open finance, crypto-assets and Central Bank Digital Currencies (CBDCs) etc.

## ESG ENGAGEMENT

To be qualified as an awardee of the “Corporate Financial Education and ESG Leadership”, firms must showcase their commitment in the sustainable development of their organizations, as well as the community in every aspect. Therefore, applicants must also submit **TWO INTERNAL + TWO EXTERNAL ESG INITIATIVES** they have done over the year. They must provide proof of evidence of the initiatives, e.g. annual report, sustainability report, website, press release etc.

### What are Categorized as ESG?

ESG stands for Environmental, Social and Governance. It refers to the three key factors that investors and stakeholders consider when evaluating the sustainability and ethical impact of a company or organization.

**Environmental** include a company's impact on the environment and its efforts to manage and mitigate environmental risks and opportunities. This includes but not limited to:

- Reducing Carbon Emissions
- Sustainable Sourcing
- Protecting Biodiversity
- Minimizing Waste Production
- Donation Program to Environmental Cause
- Developing Sustainable Energy Solutions
- Green Office

**Social** refer to a company's impact on people and communities. This includes but not limited to:

- Supporting Community Development
- Promoting Diversity and Inclusion
- Supporting Employee Volunteering
- Promoting Employee Relations
- Valuing Human Rights
- Ensuring Product Safety and Quality

**Governance** factors relate to a company's management and decision-making structures. This includes but not limited to:

- Ensuring Transparency Business Practices
- Implementation of a Broad Diversity Policy
- Promoting Ethical Leadership
- Promoting Executive Compensation
- Ensuring Shareholder Rights
- Implementing Anti-corruption Policies

### What is Internal and External ESG?

**Internal ESG** refers to ESG programs that take place within the organization, targeting internal stakeholders.

**External ESG** refers to ESG programs that are dedicated to the public, targeting external stakeholders.



Below are some examples but not limited to:

Internal ESG	External ESG
<ul style="list-style-type: none"><li>• Trainings and Workshops</li><li>• Competitions</li><li>• Incentives</li><li>• Certification Scheme</li><li>• Green Office</li><li>• Leadership Programs</li></ul>	<ul style="list-style-type: none"><li>• Green Buildings</li><li>• Biofuels and Carbon Offsetting</li><li>• Sustainable Packaging</li><li>• Volunteering</li><li>• Education Program</li><li>• Community Engagement</li></ul>



## ABOUT “ACCREDITED PROFESSIONAL FINANCIAL PLANNING FIRM”

The “Accredited Professional Financial Planning Firm” scheme was launched by the Institute of Financial Planners of Hong Kong (IFPHK) in 2012. The scheme aims to encourage local financial firms to hire more CFP® professionals and AFP® professionals as part of the commitment to provide professional financial planning services to the public, so as to advance the standards of the financial planning profession in Hong Kong.

Two widely-recognized credentials, the CFP Certification and AFP Certification, are offered by the IFPHK to promote the professionalism of financial planners in Hong Kong. The former is the world’s oldest and most-recognized advanced certification in financial planning while the latter is a professional certification that equips financial planners with a wide range of core competencies tailored for domestic market use. Both CFP professionals and AFP professionals have to satisfy the rigorous “4E” requirements of Education, Examination, Experience and Ethics, and are capable of providing professional and objective financial planning advice.

### Assessment Criteria

A minimum of 50 CFP professionals and/or AFP professionals were being employed in 2023.



# AWARDEE LIST

## Best Corporate Financial Education and ESG Leadership of the Year

AIA International Limited



China Life Insurance (Overseas) Company Limited



FTLife Insurance Company Limited



FWD Life Insurance Company (Bermuda) Limited



Prudential Hong Kong Limited

## Corporate Financial Education and ESG Leadership Gold Award

AIA International Limited  
♦  
Bank of Communications (Hong Kong) Limited  
♦  
China Life Insurance (Overseas) Company Limited  
♦  
China Taiping Life Insurance (Hong Kong) Company Limited  
♦  
FTLife Insurance Company Limited  
♦  
FWD Life Insurance Company (Bermuda) Limited  
♦  
Hong Kong Family Welfare Society Financial Education Centre  
♦  
Hong Kong Metropolitan University  
♦  
Principal Hong Kong  
♦  
Prudential Hong Kong Limited  
♦  
Sun Life Hong Kong  
♦  
The Boys' & Girls' Clubs Association of Hong Kong  
♦  
The Hang Seng University of Hong Kong  
♦  
The Hong Kong and China Gas Company Limited  
♦  
Tung Wah Group of Hospitals Healthy Budgeting Family Debt  
Counselling Centre

## Accredited Professional Financial Planning Firm

AIA International Limited  
♦  
Bank of Communications (Hong Kong) Limited  
♦  
FWD Life Insurance Company (Bermuda) Limited  
♦  
Manulife (International) Limited  
♦  
Prudential Hong Kong Limited  
♦  
Sun Life Hong Kong

# JUDGES HIGHLIGHTS



## AIA INTERNATIONAL LIMITED

**Best Corporate Financial Education and ESG Leadership of the Year**  
**Corporate Financial Education and ESG Leadership - Gold Award**  
**Accredited Professional Financial Planning Firm**

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AIA Foundation, together with Seedland Educational Charitable Foundation hosted the "AIA Foundation Online Wellness Playground" that held over 230 educational workshops and seminars for parents and children. Topics included money concepts, consumption behaviours and financial management, with online resources available at any time.

Each year, AIA conducts the "AIA Desired Retirement Tracker" of Hong Kong working adults aged 18 to 65. Key findings are shared through various channels to stakeholders and the public. Additionally, AIA publishes toolkits and brochures on retirement to advance understanding of available products.

Apart from a series of financial wellness webinars, AIA also launched a new website to enhance user experience that facilitates customers to make financial planning at ease. Segmenting social media audiences, AIA aims to provide more appropriate financial education content. To understand consumer insurance needs, AIA commissioned an extensive segmentation research to support its insurance protection assessment tool "Know My Needs".

For employees, AIA's "WorkWell" webinar series ensures employees' financial wellness and promotes financial literacy in the workplace. AIA also provides such workplace financial wellness programmes for staff, who enjoy special privileges to purchase AIA shares to help their financial planning.

AIA is dedicated to supporting young people in their careers. A Youth-inspired Co-Creation Programme was launched in 2022. It's a competition to empower young people to pursue their dreams while creating shared value for society. To grow precious human capital, AIA Foundation launched AIA Scholarships in 2020, pledging USD100 million to support, over the next several decades, a hundred undergraduates to attend local universities annually.

AIA Playgroup Volunteer Team is a hundred-strong internal staff group that actively participate in various AIA Foundation's charity activities, such as exploring STEAM topics with children, and to teach them finance-related subjects. Since mid-2022, AIA staff can participate in a gamification digital campaign "ESG Challenge" to further their ESG journey in environmental protection. Further, AIA Group launched ESG 101, an online education module for staff to learn foundational ESG knowledge.

AIA is committed to achieve net-zero greenhouse gas emissions by 2050, and the Science Based Targets initiative to reduce emissions. AIA has also completed the entire divestment of directly-managed listed equity and fixed income exposure to coal mining and coal-fired power businesses seven years ahead of schedule. This supported AIA's ranking in the global top 10 of Fortune "2022 Change the World" list of global companies addressing society's biggest challenges.

# JUDGES HIGHLIGHTS



## BANK OF COMMUNICATIONS (HONG KONG) LIMITED

Corporate Financial Education and ESG Leadership - Gold Award

Accredited Professional Financial Planning Firm

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Bank of Communications (Hong Kong) Limited (BankComm) website, mobile app and social media platforms promote financial education with topical financial issues and market data around the clock. Financial education publications of the Investor and Financial Education Council can all be easily accessed on BankComm's website.

To deepen staff's understanding of sustainable development, BankComm organized various sessions of the Executive Certificate in Sustainable Banking and Finance training so that staff may obtain the ESG Certified Planner CEP® designation of the International Chamber of Sustainable Development.

BankComm also held many climate risk management training sessions, and invited experts to speak on global climate change, human development and lifestyles to help staff adopt greener living.

Together with Friends of the Earth, BankComm jointly organized "Cool Forest" (「酷森林2023」) at Tai Lam Country Park. A family event to advocate decarbonization, participants learned to plant trees.

BankComm is the only bank in Hong Kong that has introduced the "One-stop Online Mortgage Loan Application" ("全流程線上按揭貸款申請") digital service. Customers could apply in a paperless way online anytime without having to attend in person.

To cater to individual needs so that they may receive appropriate financial services, BankComm has introduced diverse user-friendly online and offline accessible banking services. In addition, BankComm's official website and online personal banking are compliant with the Web Accessibility Handbook issued by the Office of the Government Chief Information Officer (OGCIO). All BankComm's ATMs provide audio guidance as well as touch instructions for the visually-impaired, and mobile security tokens have multiple audio functions. In 2022 and 2023, BankComm received the Gold Award under OGCI's Web Accessibility Recognition Scheme.

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# JUDGES HIGHLIGHTS



## CHINA LIFE INSURANCE (OVERSEAS) COMPANY LIMITED

**Best Corporate Financial Education and ESG Leadership of the Year**  
**Corporate Financial Education and ESG Leadership - Gold Award**

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As well as making use of different social media platforms to promote financial education, China Life Insurance (Overseas) Company Limited (CLI) has produced a Financial Planning Toolkit. CLI also publishes a newsletter on financial topics that is distributed in over one hundred Wealth Management Centres countrywide. Seminars on topical financial issues have also been organized for the public.

For youth, CLI hosted a financial education workshop with New Home Association (Kowloon East Centre) for secondary students who were new arrivals from the Mainland or were underprivileged.

CLI held a webinar for THEi students of the Vocational Training Council to prepare them to better plan their finances once their careers begin. CLI also takes part in financial knowledge and skills sharing with PolyU students, which has been ongoing since 2020. To build a pipeline for the local financial services talent pool, CLI has provided an internship programme in 2022 to over one hundred undergraduates of local tertiary institutions.

Aside from lecturing at PolyU on various business and China-related issues in the MSc China Business Studies programme, CLI General Manager of the Training Department Mr. Kent Wong also leads research on this course.

For CLI staff, lunch and learn sessions on healthy lifestyles were held. Staff also have access to regular webinars on topics related to the financial services industry. Apart from insurance and investments, technology and ESG topics are also covered.

CLI volunteers took part for the third consecutive year in "A Day with Food Angel" to prepare over 1,900 meals to the grassroots and families in need. CLI sponsored the "STEAM+01 Summer Bootcamp 2023" co-organized with HK01 and the Hong Kong Community College. This comprised workshops for teachers and students on STEAM subjects, followed up by training in AR/VR, the Metaverse and Web 3.0. To promote community sports, CLI sponsored the "FIVB Volleyball Nations League Hong Kong 2023".

CLI is nearly 100% paperless for new business applications under individual lines of business and has close to 90% e-claim ratio. In terms of governance, CLI invited the ICAC to train staff and agents on anti-corruption laws and regulations to foster a culture of integrity.

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# JUDGES HIGHLIGHTS



中国太平  
CHINA TAIPING

太平人壽(香港)  
Taiping Life Hong Kong

## CHINA TAIPING LIFE INSURANCE (HONG KONG) COMPANY LIMITED

### Corporate Financial Education and ESG Leadership - Gold Award

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For youth financial education, China Taiping Life Insurance (Hong Kong) Company Limited (TPLHK) partnered with Victoria Educational Organization in a kindergarten volunteer scheme to teach children practical money concepts such as coins and bank notes, and the use of the Octopus card. TPLHK and Newman Catholic College co-organized the "Secondary Student Financial Planning Strategy" (「中學生理財攻略」) workshop to teach students basic financial planning skills such as financial management, savings, insurance and investment.

To promote investors' rights and financial education, TPLHK convened the first investors' rights protection conference and launched the "3.15 Investors' Rights Protection Education Awareness Week" (「3•15 消費者權益保護教育宣傳周」), "7.8 Countrywide Insurance Awareness Day" (「7.8 全國保險公眾宣傳日」) and the "Financial Knowledge Awareness Month" (「金融知識宣傳月」). TPLHK will make these campaigns standard to advance financial literacy.

TPLHK utilized social media platforms to provide insurance resources, as well as useful information relating to insurance claims, financial planning and health tips to the public.

TPLHK's 2018-2022 Education and Training Programme sets out comprehensive training and development opportunities to all staff, and TPLHK encourages staff to obtain professional qualifications.

As for ESG, TPLHK hosted the "Clean the Coast" (「海岸清潔」) volunteer event at the end of 2022. TPLHK staff and their family helped clean the Hong Kong coast and collected 13 sacks of plastic waste. As at the end of 2022, China Taiping Insurance Group has already invested into 12 green building projects countrywide covering a total construction area of 1.39 million square metres, with several projects gaining recognition by the U.S. Green Building Council.

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# JUDGES HIGHLIGHTS



## FTLIFE INSURANCE COMPANY LIMITED

### Best Corporate Financial Education and ESG Leadership of the Year Corporate Financial Education and ESG Leadership - Gold Award

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FTLife Insurance Company Limited (FTLife) produced a deck entitled "FTLife 10 Financial Planning Formulas" (「富通理財10式」) to share tens tips on finance to the public. This is connected to the Investor and Financial Education Council's "Chin Family" website. Using virtual reality technology, FTLife's "Life Game" lets users learn about insurance at different lifestages.

Through the EXP (Explore, Experience & Experiment) volunteer programme, FTLife offers a platform for financial education of secondary students, and helps them plan their careers. FTLife volunteers also mentored underprivileged students in the Strive and Rise Programme to advance financial literacy.

To provide bespoke financial education to prospective and new parents, FTLife partnered with online platform Baby Kingdom and Chow Tai Fook Education to organize financial planning seminars. FTLife also commissioned customer research to provide seminars on relevant topics to further advance financial education.

For staff wellbeing, FTLife provides both online and offline wellness experiences. The "AI Drill by FTLife" is an artificial intelligence tool that staff can use to hone their communication skills.

FTLife did its part during the Covid-19 pandemic, and was the only insurer to offer "Free COVID-19 Diagnosis Protection" and "Free Hospital Cash Benefit for Vaccination" to cover more than 800 taxi drivers and drivers of designated light and medium-sized bus fleet in Hong Kong.

Caring for the next generation also forms FTLife's ESG goals. FTLife volunteers took part in a charity snooker class for junior sports elites from the Cheers Up Foundation, and worked with The Salvation Army to share Christmas joy with children with special educational needs.

For the environment, FTLife's designated June as "Green Month" with a series of green initiatives for staff to do their part. Staff participated in an upcycling workshop with St. James' Settlement Jockey Club Upcycling Centre to handcraft tables.

FTLife's GalaMuse premier centre at Victoria Dockside has been used to display classic NFTs to the public to educate them about the latest digital technologies. An Experience Tour and an Open Day also took place, and seminars on NFT and the Metaverse were organized for members of the public.

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# JUDGES HIGHLIGHTS



## FWD LIFE INSURANCE COMPANY (BERMUDA) LIMITED

**Best Corporate Financial Education and ESG Leadership of the Year**  
**Corporate Financial Education and ESG Leadership - Gold Award**  
**Accredited Professional Financial Planning Firm**

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For youth financial education, FWD Life Insurance Company (Bermuda) Limited (FWD) partnered with Junior Achievement and hosted JASparktheDream since 2022. This three-year programme equips youngsters across Asia Pacific with financial literacy skills. Over 3,300 primary students had gone through the programme that clocked over 23,000 experiential learning hours.

FWD volunteers mentored underprivileged students in the Strive and Rise Programme to financially plan for their life goals. For low income families, FWD organized the “Master Money Skill For Kids” Carnival to promote understanding of money matters through role-playing games.

FWD also collaborated with stakeholders in financial education. TheNextGen Program – FWD x EY x PCCW x ViuTV taught financial planning concepts to bachelor’s degree students. FWD worked with The Hong Kong Polytechnic University in MCV O Camp, and helped Masters and Doctorate students from Mainland China navigate the local financial landscape.

Aside from various seminars, free online resources and a library at the Devon House office, FWD also has a monthly publication on key financial issues to help consumers make informed financial decisions.

FWD staff has easy access to a wellbeing learning corner, and were exclusively offered the Certificate in Family Office of HKU School of Professional and Continuing Education. Agency staff were offered ESG Green Finance training, and FWD’s Community Care Volunteer Policy encourages staff to volunteer.

For four years FWD has been a sponsor of the Special Olympics Hong Kong. Together with Hong Chi Association, FWD jointly launched the “Live Up Today” programme to help autistic adults live full and meaningful lives. FWD also sponsored care activities that careER gives to those with special education needs, and sponsored SENMILY HK in producing 200 sets of emotional quotient board games for SEN children and their families. Further, FWD worked with Caritas Macau to help the disabled gain livelihood skills.

In “A Day With Food Angel” FWD provided food support to underprivileged communities, and FWD also worked with the Life Underwriters Association of Hong Kong to provide luncheon to the elderly in need.

FWD partnered with well-known Hong Kong band Mirror to promote physical and mental health through various fun activities. FWD also undertook a mental health research that covered more than 10,000 people across 16 international markets, with results released in late 2022. Moreover, FWD conducted research on healthcare protection in the Greater Bay Area that was published in early 2023.

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# JUDGES HIGHLIGHTS



家福會  
HKFWS

理財教育中心  
Financial Education Centre

## HONG KONG FAMILY WELFARE SOCIETY FINANCIAL EDUCATION CENTRE

### Corporate Financial Education and ESG Leadership - Gold Award

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The Hong Kong Family Welfare Society Financial Education Centre (HKFWS) made full use of online social media platforms to promote financial education to the public, and conducted online stakeholders sharing sessions related to financial education.

For financial education of young people, HKFWS developed the Get \$et Go! E-City Management Workshop where students used an app to learn about real life money management. Additionally, an online quiz competition "PlanSmart" (「理智醒」) 2023 required students to acquire financial knowledge and skills themselves before taking part. In the large-scale city hunt game "E-Run 2023" (理財數碼定向跑), students from 30 schools explored practical financial knowledge in different Hong Kong districts.

HKFWS published two booklets on financial self-help with the support of HSBC Bank, 《從情緒認識「消費」練習本》 and 《學習講錢不再傷感情:什麼是「財務界線」?》 Written by HKFWS' certificated financial social workers, they were on common misconceptions about money, and encouraged self-help through theory, analysis, and step-by-step practices. E-versions of these books are available for free download.

HKFWS collaborated with Harmony House, the Child Development Fund and 100 Women in Finance on financial education programmes for specific audiences. HKFWS also participated in the Strive and Rise Programme for financial education services to students from low-income families.

Apart from introducing the US "Financial Social Work Certificate" course in 2016, HKFWS launched the "Financial Social Work Educator" course in 2022. Aimed at non-social work professionals in the fields of education and healthcare, this helps to expand the local pool of financial educators. A "Debt Management" seminar, and a seminar on investments with relevant financial experts were also organized for HKFWS staff.

Volunteers are important not only for HKFWS' financial education efforts, but it is also important for HKFWS to promote volunteering. HKFWS has developed volunteer training programmes for social work students from CUHK, Caritas Institute of Higher Education and UOW College Hong Kong.

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# JUDGES HIGHLIGHTS



## HONG KONG METROPOLITAN UNIVERSITY

### Corporate Financial Education and ESG Leadership - Gold Award

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The Hong Kong Metropolitan University (HKMU) is committed to promoting financial education, and has established partnerships or sponsorships with charitable organizations, non-profit organizations and regulators. HKMU was one of the supporting organizations for the 2023 Hong Kong Money Month, and a supporter of the satellite event, Hong Kong FinTech Week.

HKMU organized a Junior Summer Programme that focused on providing valuable knowledge in business education, fostering students' critical and creative thinking skills, and enhancement of their communication abilities. The goal was to prepare students for careers or further studies in finance and sustainability.

HKMU also afforded financial education to staff and held MPF briefings with specialist fund managers who spoke on fund performance and the economic outlook.

To facilitate financial education and research, HKMU operates a ChatGPT Web Portal powered by the advanced GPT-4.0 model, and conducted research projects and events on digital finance and ESG topics. HKMU also offers regular conferences on a broad range of subjects as part of its commitment to innovations in open and online education.

Cognizant of the importance of ESG and the need for a local talent pool, HKMU keenly promoted various programmes that aimed to cultivate students as leaders in the field. Amongst these was the "ESG Leadership Training Programme" hosted by the Jane Goodall Institute (Hong Kong). Another such campaign was the Junior Summer Programme, JSP B308CF Green and Sustainable Travel. This encompassed a wide range of topics such as sustainable tourism, community tourism, ecotourism, visitor management, and employment prospects in the sector.

Further, HKMU contributed to the sustainable and responsible growth of the local business landscape. In February 2023 HKMU hosted an ESG Elite Sharing Session, bringing eminent leaders from diverse organizations to share their views.

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# JUDGES HIGHLIGHTS



## MANULIFE (INTERNATIONAL) LIMITED

Accredited Professional Financial Planning Firm

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Manulife (International) Limited (Manulife) is committed to financial planning excellence by employing financial advisors who are CFP® professionals and AFP® professionals. Both offered by the Institute of Financial Planners of Hong Kong (IFPHK), CFP Certification is the world's oldest and most-recognized advanced certification in financial planning, while AFP Certification equips financial planners with a wide range of core competencies tailored for the domestic market. All CFP professionals and AFP professionals must meet the rigorous "4E" requirements of Education, Examination, Experience and Ethics after a strict certification process that assures their skills and competencies.

By employing staff who are CFP professionals and AFP professionals, Manulife is dedicated to ensuring that customers are provided with professional services that are appropriate for their individual needs, and are served with high ethical standards. Manulife has been an awardee of the Accredited Professional Financial Planning Firm since 2014. It is their seventh time receiving this accolade.

Launched by IFPHK in 2012, the "Accredited Professional Financial Planning Firm" scheme aims to encourage local financial firms to hire more CFP professionals and AFP professionals as part of the commitment to provide professional financial planning services to the public, to advance the standards of the financial planning profession in Hong Kong.

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# JUDGES HIGHLIGHTS



## PRINCIPAL HONG KONG

### Corporate Financial Education and ESG Leadership - Gold Award

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Partnering with the Hong Kong Family Welfare Society, Principal Hong Kong (PIHK) sponsored production of the children's financial education picture book "Who Ate The Candy House?" (《誰吃掉了糖果屋?》) to inspire parents to teach their children proper money management concepts. In addition, PIHK staff volunteered in parent-child financial management workshops.

PIHK's InvestBlog promotes consumer financial education by discussing hot financial topics and market views. PIHK made use of various social media platforms, providing bespoke content to specific target audience groups including MPF, ESG, TVC, financial market analyses and thought leadership pieces. PIHK utilizes YouTube for tutorials and product-focus videos, such as a series of videos on sustainable funds. In print media, PIHK publishes regular bylined articles on macroeconomic and investment market outlook.

Financial market research is also PIHK's forte. In September 2022 Principal Financial Group released the Global Financial Inclusion Index. This was built around the three pillars of government support, financial system support, and employer support. And in June 2023, the Group released a special financial inclusion report entitled the Asia Market Consumer Pulse Survey, covering Singapore, Hong Kong and Malaysia. This provided illuminating insights about how environmental factors influenced individuals' levels of security, confidence, and optimism toward financial inclusion.

On the ESG front, PIHK's EAP programme provides staff with various tools and resources to support their overall wellbeing, and includes counselling services for financial health and guidance. The daily operations of PIHK's office adopted "Go Green" initiatives, so that paper consumption went down by 3%, and electricity use and energy cost by another 3%.

PIHK held the first ESG luncheon in late 2022 themed "ESG Future Development in Hong Kong" with industry leaders. To enable the offering of a suite of ESG products to consumers, PIHK is filing for UCITS to be on the local "SFC Green List".

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# JUDGES HIGHLIGHTS



## PRUDENTIAL HONG KONG LIMITED

**Best Corporate Financial Education and ESG Leadership of the Year**  
**Corporate Financial Education and ESG Leadership - Gold Award**  
**Accredited Professional Financial Planning Firm**

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To promote financial education for children, Prudential Hong Kong (Prudential) launched an online platform. A series of three-minute “Cha Ching” music videos were produced and made available on Cartoon Network and Free to Air TV.

In terms of advancing financial literacy of secondary students, Prudential partnered with the Investor and Financial Education Council and the Hong Kong Federation of Youth Groups to host the “\$avvy Planner” workshop. An innovative board game helped students develop a healthy attitude towards money management, and introduced the concepts of “Earn, Save, Spend, Invest and Donate”. Prudential recruited close to one hundred financial consultant volunteers to participate in the “\$avvy Planner” workshop.

To raise awareness of the need for advance care planning, Prudential supported the social enterprise AWESum Care to host monthly seminars. These seminars explained to grassroots seniors the importance of preparing advance care planning documents, namely advanced directive, enduring power of attorney and will.

Prudential also provided free columns on finance and health in their website to promote the public’s knowledge and understanding of insurance.

For staff members, Prudential organized workshops on the Reverse Mortgage Programme and the Policy Reverse Mortgage Programme of the Hong Kong Mortgage Corporation.

Apart from initiating an ESG 101 e-learning platform for staff, Prudential partnered with Community Business to promote diversity, equity and inclusion in companies and learned of the stories of LGBTIQ+ families across Asia. Prudential collaborated with KELY Support Group to teach high school ethnic minority students employment skills. Prudential also subsidized internships through the “Open Door Work Placement Programme”.

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# JUDGES HIGHLIGHTS



## SUN LIFE HONG KONG

Corporate Financial Education and ESG Leadership - Gold Award  
Accredited Professional Financial Planning Firm

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In terms of financial education, Sun Life Hong Kong (SLHK) used multiple channels such as their corporate website and social media to disseminate retirement advice to the public. SLHK also produced monthly videos on investment to educate the public and to enable them to make informed investment decisions. Further, SLHK's investment expert writes monthly byline articles to provide the public with the latest knowledge in finance, as well as financial market updates.

In June 2023, SLHK launched the first ESG investing-focused whole life protection plans in Hong Kong. Furthermore, SLHK plans to launch three new MPF funds related to global low carbon index. These funds will provide Hong Kong employees with a wider choice of ESG investment for their MPF retirement nest egg.

Staff can access resources of SLHK's EAP programme to support their mental, physical and financial needs either online or by phone. Aligning with the UN's Sustainable Development Goals, SLHK organized a variety of staff wellness workshops. An Internal Community on Workplace consisting of 36,000 staff has been set up to drive dialogue on diversity, equity and inclusion, with various activities available for staff to take part in. SLHK also held the first lunch-and-learn session in 2023 where expert speakers shared their knowledge with staff through a townhall format.

As part of the pledge to achieve zero carbon emissions by 2050, Sun Gateway has incorporated many ESG elements in its design, including the use of low formaldehyde and environmentally-friendly materials, energy-saving sensors and devices, and real plants. SLHK will host ESG educational seminars at Sun Gateway in collaboration with non-profit organizations.

SLHK won the Outstanding Environmental, Social and Corporate Governance Marketing Award at the GBA Insurance Awards 2023 held by Metro Finance.

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# JUDGES HIGHLIGHTS



## THE BOYS' & GIRLS' CLUBS ASSOCIATION OF HONG KONG

### Corporate Financial Education and ESG Leadership - Gold Award

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In terms of financial education for children, the Boys' and Girls' Association of Hong Kong (BGAHK) published "Where Is the Pinecone" (《松果在哪裡?》), a beautiful picture story book with rich content on concepts of money.

For young people, BGAHK hosted the "HSBC Young Financial Planners" (「滙豐青年理財計劃」). Co-organized with the Education Bureau with support from HSBC Hong Kong Limited, secondary students took part in the Financial Planning Education Programme 2022/23 (「理財教育課程2022/23」). Through workshops and social experience games, students were instructed on concepts and values on money, and were encouraged to plan for their future. BGAHK also produced micro-films of people with financial issues. Through the "Financial Planner Contest" (「滙財師大比拼」) school students made short films on possible financial planning solutions.

An innovative BGAHK project is "Young Financial Secretary" (「少年財政司」). After embarking on relevant training and doing research, students prepared mock financial budgets and met with government officials on proposals for future development.

The "Social" in ESG is BGAHK's cornerstone. Alleviating childhood poverty is one of BGAHK's goals, and a trust provides essential living resources to children and young people. BGAHK also recruits business people to become mentors to the youth. The "Children Building Future" initiative (「童建未來」) helps children learn about latest developments in technology and environmental protection. BGAHK also held a competition for secondary students to address problems in sustainable development.

BGAHK's Bradbury Camp offers various programmes on environmental education, marine protection and ecology. As part of BGAHK's environmental drive, solar energy panels have been installed in the headquarters.

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# JUDGES HIGHLIGHTS



香港恒生大學  
THE HANG SENG UNIVERSITY  
OF HONG KONG

## THE HANG SENG UNIVERSITY OF HONG KONG

### Corporate Financial Education and ESG Leadership - Gold Award

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The Hang Seng University of Hong Kong (HSUHK) conducted a series of financial education activities, especially addressing the needs of the elderly, and personal finance in the digital age. HSUHK hosted a dedicated website to advance financial literacy to the public, with last year's focus on giving advice to seniors about financial scams and money matters. Secondary school students produced topical digital graphics that were disseminated to the elderly. On top of this creative mode of delivery, printed toolkits of eye-catching cartoons were also given to seniors to help them understand financial planning in a simple way.

HSUHK also hosted retirement planning workshops for the elderly, educating them on the basics of personal finance, investing for retirement and financial scam detection. In terms of research, HSUHK established a centre to highlight the importance of transgenerational financial education.

Apart from webinars on virtual assets, to promote young people's understanding of digital finance and how it affects personal financial planning, HSUHK organized the "Personal Financial Literacy Competition 2022: Be an e-Payment System Master" that was supported by various relevant stakeholders. Further, HSUHK also hosted "The Digital Era and Personal Financial Planning Seminar" in support of Global Money Week 2023.

HSUHK also undertook to promote ESG at different levels. For students, HSUHK conducted a practical talk on how they might sharpen their ESG understanding for the job market, how to prepare themselves for jobs that integrate ESG, and how in reality ESG elements are merged into asset management. On the corporate side, apart from devising an ESG Model on Responsible Management, HSUHK is the host of the "Annual Junzi Corporation Report". This consists of a business ethics index, a business ethics survey, and the Junzi awards to advance good business practices in the corporate world.

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# JUDGES HIGHLIGHTS



香港中華煤氣有限公司

The Hong Kong and China Gas Company Limited

## THE HONG KONG AND CHINA GAS COMPANY LIMITED

### Corporate Financial Education and ESG Leadership - Gold Award

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In terms of financial education, the Hong Kong and China Gas Company (HKCG) produced free quarterly magazines featuring news and useful information on finance and taxation that were distributed in customer centres and office receptions throughout the country. To promote the financial well-being and retirement planning of their staff, HKCG invited the Investor and Financial Education Council to speak on investments and retirement.

HKCG actively encourage staff to learn about ESG by conducting workshops for staff to learn about different aspects of ESG through interactive games. Staff also learned about practical elements of ESG such as how to recycle and upcycle plastics.

To help the public understand latest ESG issues, HKCG hosted the Towngas ESG Symposium 2022 where experts covered a broad range of topics from climate science, decarbonization for corporates, ESG social entrepreneurship and innovation, to ESG regulations and corporate governance. During the year, HKCG CFO Mr. John Ho was a guest speaker in several major ESG forums, and imparted his wisdom on the impact of ESG with respect to different elements of corporate governance, as well as investors' perspectives.

HKCG also takes care of the vulnerable such as the elderly and low income groups. A dedicated customers focus team regularly visits these groups to provide information on gas safety, bill calculation and payment, and also collects feedback on service improvement. This customer focus team has operated for two decades, and has notably made 574 visits to vulnerable groups, with an average of two visits per month. HKCG also provides tariff concession schemes for the elderly, people with disabilities, low-income and single-parent families.

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# JUDGES HIGHLIGHTS



東華三院

Tung Wah Group of Hospitals

## TUNG WAH GROUP OF HOSPITALS HEALTHY BUDGETING FAMILY DEBT COUNSELLING CENTRE

Corporate Financial Education and ESG Leadership - Gold Award

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The Tung Wah Group of Hospitals (TWGHs) co-organized various bespoke seminars and workshops to promote financial education to different target audiences. These include "Agent Fin" co-organized with CitiGroup, "Financial Education Little Expert" (「理財小達人」) co-organized with Bank of China (Hong Kong), "Financial Planning Superstar" (「理財智多星」) co-organized with the Investor and Financial Education Council, and "Plan for the Big Future" (「策劃大未來」).

To help the public keep current of developments, TWGHs also hosted workshops on the latest financial technologies such as digital payment systems and virtual banks. Over 100 events were held and attended by close to 10,000 participants. TWGHs views with great importance the outcomes of events hosted, and works with academics on feedback gathered to improve future initiatives.

Volunteers of TWGHs also manned various financial counselling hotlines under the aegis of the Financial Services and the Treasury Bureau, relevant statutory bodies and financial firms. Target audience ranged from the grassroot, young adults, to the elderly, and topics ranged from the prevention of personal data theft, online scams, unwitting participation in money laundering after being duped by crime syndicates, to prudent financial planning in support of youth entrepreneurship.

As a signatory to the Racial Diversity and Inclusion Charter For Employers, and the ESG Pledge Scheme 2023, TWGHs has set up an Environment Steering Committee to direct and supervise the organization's environment protection work. TWGHs has promulgated seven environmental strategies, and is extending the promotion of environmental protection to their beneficiaries and stakeholders. The 11 schools under TWGHs have received an impressive 14 environment protection awards. Moreover, TWGHs headquarters have been given the Green Organization Certification, and operate under ISO 14001:2015 Environmental Management Systems and ISO 50001: 2018 Energy Management Transition Set.

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# ORGANIZER AND SUPPORTERS

Organizer:



Supporters:



\* In alphabetical order after the regulators and government agencies.