

2020
Cathay Charity Group
Annual Report



Start with love
Pass happiness



Passing Happiness with Love

From the year of 2020 till now, the COVID-19 pandemic had appallingly taken away millions of lives around the world, making one ponder how fragile and unpredictable a human life can be. As the virus disseminated rapidly, fear also had spread within the shortest time to the largest number of people. No one could be out of this. However, we in Taiwan are the favored ones. Our government quickly deployed precautionary measures ahead of other countries and successfully blocked the pandemic outside the border. The health care professionals on the front line, along with the public, followed the COVID-19 instructions and guidelines. At the same time, while people in Taiwan were working hard to protect themselves, we still reached out a helping hand to other countries by offering valuable medical supplies, demonstrating the selflessness of humanity.

"If no one loved, the sun would go out," said the great French writer Victor Hugo. During the dark moment when people were kept in distance, love and care made our hearts even closer. As the Nobel laureate Romain Rolland once said, "Love is the flame of life, without it, everything becomes dark". Our love to one another and to humanity had no distinction of races or nationalities. Countries around the world commenced the research and development of vaccines almost at the same time. We therefore had the opportunity to see the twilight of dawn and embrace the hope of happiness.

"The greatest happiness one may realize is to be realized in the whole mankind." -- Emile Zola

In order to help and ensure every one, underprivileged communities included, to weather the hard times safe and sound, Cathay Charity Group, its affiliates of Cathay Charity Foundation, Cathay United Bank Foundation, and Cathay Real Estate Foundation, hold on to the human-centered spirit with no fear from COVID-19 and steadfastly strived to provide support to the livelihood and education for the under-privileged communities in the remote country. Cathay's big tree continued to stretch its branches and provide shelter for those needed. We are committed to passing hope and happiness to people.

Last but not least, we extended our deepest appreciation to Cathay's medical and health care team. They have been brave standing at the front line of COVID-19 and safeguarding people's health and safety. They have delivered great achievement in health care and medical results, keeping people in Taiwan safe amidst this pandemic. Cathay Charity Group would like to say, "THANK YOU! May peace and joy be with you".

We sincerely wish all people in Taiwan and in the world safe and healthy.

Embrace Beauty of Life with Love in Post-COVID Era

There is nothing new under the sun. Except economics and wars, very few issues could keep people's attention for such a long time up to one year. In a blink of time, the COVID-19 pandemic shocked the whole world. Confirmed cases and death toll rose sharply. Even the most rational and developed countries were caught off guard, falling into panic and tensions. Fear engulfed the society like the end of world was coming.

Fortunately, scientists and medical experts worked together in the development of vaccines. As the pandemic eased down, we entered the post-COVID era. Now, Cathay Charity Group believes the most important focus is to re-establish the order and faith in the society. Taiwan's excellent COVID performance not only is widely seen by the world, but also allows enough time for us to observe and contemplate how to stop loss effectively and further help all those in need.

The under-privileged communities are always the most vulnerable in the midst of disaster. However, people tended to reduce their normal activities during COVID-19 and that in turn greatly impacted the charitable events and fund-raising results for many social welfare organizations. In order to make sure those men and women, young and old, can maintain their livelihood in this difficult time, Cathay Charity Group once again made the best efforts to respond to their needs, trying to protect those potential souls from missing their future due to the pandemic. A summary of our achievements in 2020 is stated as below:

Initiatives for indigenous and new immigrant communities:

In order to address the survival root cause, Cathay continued to support the Bunun Cultural and Educational Foundation whose work aims at achieving self-sufficiency for tribal villagers by running tourism. In terms of Cathay's initiatives for new immigrants, Cathay Group continued to organize Leadership Development Camp for 2nd Generation Immigrants and workplace visit at Immigration Agency, and supported New Taipei City Education Foundation's 2nd Generation Immigrants Development Program. Starting from 2021, we plan to make a change to the 2nd Generation Immigrants Development Program by turning around

its one-way learning model to a structure that allows participants to provide feedback and show their ideas and creativity. We would like to make plans for them to design micro charitable projects and let them have the opportunities to take actions.

Education initiatives:

Cathay Charity Foundation initiated livestreaming program "Cathay's Career Story House: Bankers" for the first time in 2020. This program is provided by Cathay United Bank's trainers who taught the participating children from Dream Come True Program the right attitude and responsibility about money. Cathay continued its TFT (Teach For Taiwan) partnership project that recruits and trains teachers for remote country for the goal of turning around the education for the underprivileged communities. In 2020, Cathay promoted DFC (Design For Change) Teacher Enhancing Program for teachers in remote countries to receive free and innovative teaching resources so that they can enrich their capability and skills and further benefit children.

Social Charity:

Summer blood donation campaign has become one of Cathay Charity Group's annual routine events. Despite the threat of COVID-19 last year, we still recruited 43,501 brave donors and hit a new record for the blood donation amount. When people made physical efforts to maintain the reserves at blood banks, we witnessed the greatness of humanity. Due to the impact of COVID-19, many social welfare organizations couldn't raise enough funds. Cathay United Bank Foundation worked with UBS again in the holding of Mid-autumn Festival Event to help social welfare organizations by real efforts. Charity bazaars received a lot of support from our colleagues. In addition, our other long-term campaigns, including Winter Warmth Programs, Tree-planting events, and charity bazaars also yielded great results, making contributions to environment and underprivileged communities.

Promotion of art and sports events:

Cathay United Art Center conducted Elevated Tree Program—Charitable Painters Exhibition again in 2020, where amateur artists' paintings were transformed as the gifts for donors

of Elevated Tree Program and all the proceeds were donated to the Elevated Tree Program for supporting the underprivileged children to go to school. Such pioneering initiative that combines art and charity received great support. On the other hand, the 2020 Sunrise Village Cup National Junior Soccer Game conducted strict COVID-19 measures, including real-name registration, temperature taking, sterilization, etc. In order to keep the contest environment friendly, we stopped using PET bottles or paper lunch boxes and taught the children to recycle the garbage. Medals were even produced by tree branches. We would like to create a healthy environment for these little soccer players and raise their awareness about environmentalism.

People still have worries in the post-COVID era. At the moment when economics and people's confidence level haven't yet to come back, Cathay still stand firm on its commitment to charity to safeguard the underprivileged communities. Every member of Cathay Group and its volunteers included feel they share the responsibility. They worked hard in making donations, charity bazaars and other events without requesting any returns! Darkness will pass and dawn will come. In addition to feeling grateful to all vaccine developers and medical workers, we should cherish the current moment and embrace the beauty of life with love. We wish all the best!

Chairman of Cathay Charity
Foundation

錢復
Fredrick F. Chien

Chairman of Cathay United Bank
Foundation

李明賢
Roger M. H. Lee

Chairman of Cathay Real Estate
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Only with Love

Today's sun is shining.
Why not slow down, and listen quietly
The words sent by wind from afar?
Do you hear?
Many souls yearn for blossoming
But rain cannot cover every place.

Darling, do not let the wind leave empty handed.
Only with love,
Wind can take away our tears and turn them to morning dew,
Softly kissing away every inch of withered leaves.
Darling, do you see it?
Life is waving its shooting green sprouts
Amidst the blessings of yours, mine and wind
Greeting us cheerfully.
Don't you see? Just like today's sun!



2020 Annual Work Progress Report for Cathay Charity Foundation

For the year of 2020, Cathay Charity Foundation implemented all works in accordance with its annual work plan, promoting social-welfare programs, carrying out volunteer projects, and providing educational resources and talent cultivation in the spirit of corporate social responsibility for giving back to the society. With integrated resources, Cathay, working jointly with a wide range of parties who share the same vision, is committed to building a better society. In the year of 2020, the total expenditure was NT\$ 39,198,775 (US\$ 1,395,968). The information of the major expenditure is described as below:

I. Social Welfare

1. Care program for 2nd generation immigrants

For the organization of Dedicated Empowerment Program and Diversity Culture Experience Program for 2nd-G Immigrants (workplace visit organized by Immigration Agency), Cathay leveraged its group-wide resources from financial and Cathay General Hospital to provide financial courses and career exploration training. Cathay also provide skill-learning and capacity enhancement programs. In addition, Cathay sponsored the Crown Beach Empowerment Project for 2nd-G Immigrants at New Taipei City.

2. Education and Empowerment

- (1) Dream Come True Program: Dream Come True Program is for teachers and children from remote elementary schools to participate jointly. The process of making a dream come true helps enhance children's independent thinking and giving them a different-from-school experience. The Dream Come True Program in 2020 had participants from 24 schools and the total prize money was NT\$ 3.58 million (US\$ 127,493).
- (2) After-school Care Program: The Program collaborates with the schools in Dongshan District of Tainan City, Chongwen Women's Association of Yunlin, Little Grass Book House of Sanxia, and Let Love Fly Association of Hualien to provide after-school care for 372 school children.
- (3) TFT (Teach For Taiwan) Partnership: A partnership project initiated by three affiliate Cathay Foundations altogether and TFT aims at recruiting and training teachers for the remote country so as to create more balanced education resources and transform the scenes of education in the remote country.
- (4) DFC (Design For Change) Teacher Enhancing Program: A program that breaks the limitation and

geographical boundaries and spreads free and sufficient innovation teaching resources to teachers in the remote country.

3. Youth and Talent Development

- (1) Cathay Youth Excellence Scholarship: The scholarship encourages students to make special research or public welfare proposals in the subjects of "education and community development", "sustainable development", and "cutting-edge issues". In 2020, a total scholarship of NT\$ 7.37 million (US\$ 262,464) was granted to 50 financially challenged students, 19 teams with special achievements and 19 outstanding proposals.
- (2) Mixed Disabled Troupe: The Troupe formed by disabled performers conducted 9 performances at schools and prisons. Mixed Disabled Troupe expressed the values of life by telling their own stories to high school students and inmates.
- (3) Collaboration with University Clubs: University clubs are sponsored to conduct summer camps for the remote country children.
- (4) Anti-drug Performance Tour: The foundation works with "Han Dong Art" to launch the anti-drug performance tour in junior and senior high schools, bringing positive concepts of anti-drug and anti-bullying to young students.

4. Winter Warmth

The 2020 Winter Warmth, in which children received winter gifts such as coats and blankets, was held at 97 elementary schools in remote country where resources were scarce, benefiting 7,150 people.

5. Senior Care

With community public life as central concept, Cathay volunteers and local communities work together to provide activities for the seniors. The third Cathay Happy Farm was finished and 73 anti-fraud board games were held in 2020, benefiting 1,801 people.

6. Support for the Underprivileged

- (1) Low-income households and medical subsidies
A total fund of NT\$ 2.183 million (US\$ \$77,742) was granted to 200 cases for recipients' survival issues. Funds were appropriated for poor children who need medical care urgently. The promotion of micro insurances was targeted towards middle to low income households and the disabled.
- (2) Other social welfare donation
Funds were donated to social welfare organizations, including Children Are Us Foundation, Taiwan Fund for Children and Families, Andrew Charity Association, 1919 Food Bank and Maria Social Wel-

fare Foundation.

An expenditure of NT\$ 33,220,067 (US\$ 1,183,051) was spent in this regard.

II. Social and Environmental Events

1. Summer Blood Donation Campaign

Working with Taiwan Blood Services Foundation, Cathay held the blood donation campaign to relieve the blood supply shortage in summer. In this year, there were 476 blood donation events held around Taiwan. The campaign received support from about 43,501 donors and collected 64,315 bags of blood, a new record over the years.

2. Tree-planting

Cathay supported the March Tree-planting campaign held by local governments and worked with Taiwan Native Plant Society to preserve our environment at local level.

3. Charity Bazaar

Three charity bazaars were held together with Eden Social Welfare Foundation, YMCA Taichung and YMCA Kaohsiung and raised more than NT\$ 3.65 million (US\$ 12,986) altogether. The proceeds from these events would be used for providing education resources for 2nd generation immigrants, underprivileged school children and seniors.

The total expenditure for the above mentioned was NT\$ 5,978,708 (US\$ 212,917).

2020 Annual Work Progress Report for Cathay United Bank Foundation

Cathay United Bank Foundation implemented all works, including charity and public welfare, care for children, art events and sponsorship, in accordance with its annual work plan. In the year of 2020, the total expenditure was NT\$ 33,114,073 (US\$ 1,179,276). The information of the major expenditures is as follows:

Charity, Public Welfare and Care for Children

1. Elevated Tree Program—Grow A Big Tree From A Shoot

In order to protect the right to education for the underprivileged children, this Program allocated a donation of NT\$ 10,000,000 (US\$ 356,125) to help paying tuitions and other school-related miscellaneous fees, benefiting 7,432 junior high school and elementary school students. To extend the spirit of Elevated Tree Program, the Foundation continued to carry out WISH Campaign Plan, supporting sports programs and the training of young athletes at the junior high and elementary school levels. Children were able to learn self-discipline and team spirit and discover themselves and enhance self-esteem through competitions. In addition, the Foundation, in its efforts of promoting convictions in parenting, compiled the lectures of Elevated Tree Lecture series and published the eighth volume of "Love Without Barriers" which in 2020 is in paperless edition. We made announcement on our official website for the public to view. The total expenditure in this regard was NT\$ 10,692,985 (US\$ 467,567).

2. Care for the Indigenous Communities, Social Enterprises and Others

To fulfill its convictions in supporting indigenous communities and social enterprises, the Foundation provided subsidies to Bunun Cultural & Educational Foundation for their renovation projects on the farm so that the tribal villagers were able to achieve self-sufficiency through tourism. Working with the UBS Group yet again, Cathay held "Reunion in Mid-Autumn with Love" charity bazaar with Down Syndrome Foundation and Yu-Cheng Social Welfare Foundation. This public event helped increase the visibility of these social welfare organizations and the sale of products also brought in real income for them. Last but not least, the Foundation was also commissioned to conduct business, with kindness put together, to help individuals or groups in need. The total expenditure in this regard was NT\$ 3,970,389 (US\$ 141,396).

3. Campaigns organized across Cathay Charity Group

Cathay United Bank Foundation also participated in the campaigns organized across Cathay Charity

Group, including Cathay Youth Excellence Scholarship, Teach For Taiwan, After-school Care Program for 2nd generation immigrants, Winter Warm Program, charity bazaars and the editing and production of the Group's annual report. The total expenditure in this regard was NT\$ 1,891,284 (US\$ 67,353).

II. Art Events

Cathay United Art Center shoulders a combined mission of charity through the promotion of art. For its work in 2020, Cathay United Art Center invited many professional and amateur artists to hold exhibitions and charity events. The Art Center also showed award-winning works from the Emerging Artist Exhibition during the Cathay Art Festival and launched Cathay Financial Group's art calendar. In 2020, the Art Talk Lecture Series were canceled due to COVID-19 for the first three quarters and resumed in the fourth quarter. The Foundation invited the Superintendent of Taoyuan Museum of Fine Arts to deliver three lectures for the public to learn more about art at a nice and comfortable venue. In total an expenditure of NT\$ 9,105,075 (US\$ 324,255) was spent in this regard.

III. Sponsoring Activities

An expenditure of NT\$ 1,515,077 (US\$ 53,956) was spent on the following events and activities: The 83rd Tai-Yang Art Exhibition, the 44th National Oil Painting Contest and Exhibition organized by the Oil Art Society, Down Syndrome Foundation's Hand in Hand Street Festival, Pana Middle and Elementary School's Jiaming Lake Graduation Trip and other activities.

2020 Annual Work Progress Report for Cathay Real Estate Foundation

Cathay Real Estate Foundation had implemented its annual plan of 2020, supporting a broad range of charity events for the underprivileged communities. The Foundation's affiliated Lin Yuan Libraries located in major cities around Taiwan enrich people's life of reading. The talent courses offered in the Libraries not only offered opportunities for learning new skills but also become a great social function for the local neighborhoods. In addition, the Foundation's other endeavors including Summer Blood Donation Campaign, New Immigrant Care program, Winter Warmth Program, Cathay Youth Excellence Scholarship and Teach For Taiwan turn people's kindness into real actions, satisfying people's real needs and especially supporting those children who do not have access to various kinds of resources to chase a promising future. A total expenditure of NT\$ 9,900,671 (US\$ 352,588) was spent with details listed as follows:

I. Lin Yuan Libraries

Knowledge is the accumulation of people's wisdom and enrich one's spiritual life. Nine library branches with quiet and comfortable space were set up by the Foundation with in-house collections renewed constantly, providing up-to-date information and comfortable reading environment, a great place for people to relax as well. By offering talent courses within their facilities, the libraries have served as a great place for people's social life in their local neighborhood and learning other kinds of skills. These libraries are great place for students and local residents alike.

II. In-library Courses

Lin Yuan Libraries have been conducting regular courses annually. These courses allow people to learn new skills and have fun at the same time, but also provide a chance for locals to socialize. A small-scale program like this could enhance the relationship among people for our society. The total expenditure in this regard was NT\$ 102,400 (US\$ 3,647).

III. Campaigns organized across Cathay Charity Group

1. Care program for 2nd generation immigrants (at Dongshan District, Tainan City)

The Foundation held a series of diversity and development programs for the new immigrants and their children, hoping to help them better fit in the society in Taiwan through cultural exchanges and education. The Foundation worked with professional trainers to provide plentiful courses and held bazaars. We hope new immigrants can find their way and life on this land! The total expenditure in this

regard was NT\$ 250,000 (US\$ 8,903).

2. Summer Blood Donation Campaign

Every year, Cathay Charity Group holds blood donation campaign as an annual routine event. We want to boost the altruistic spirit and encourage everyone to roll up their sleeves and respond to the cause. A simple action like blood donation may save life and a broken family. When received support from many, the force of such a simple action can become huge. The total expenditure in this regard was NT\$ 50,000 (US\$ 1,781).

3. Winter Warmth Program and Dream Come True Program

Winter Warmth Program is an initiative that encourages people to give especially during the winter-time. It gathers people's heartwarming donations and sends them to children living in the remote country. It is carried out during winter time, the season when people may be in need the most. This kindness cracks a smile on children's face for them to feel the warmth during wintertime. The total expenditure in this regard was NT\$ 100,000 (US\$ 3,561).

4. Cathay Youth Excellence Scholarship

Cathay Youth Excellence Scholarship is established as a means of recognition, encouraging the youth to achieve excellent results in various kinds of fields and seek aspirations for the future in our home country or international arena. The total expenditure in this regard was NT\$ 400,000 (US\$ 14,245).

IV. Sponsoring Campaign

Teach For Taiwan (TFT Partnership)

In order to tackle the inequality of educational resources, Cathay Charity Group has established long-term partnership with TFT to provide support in education to the underprivileged children. TFT aims at providing tailored-training to teachers for whom to deliver effective education to children in remote country so that the issues caused by their family backgrounds can be alleviated. We look forward to seeing all children have the same access to quality education and able to achieve themselves. Cathay Real Estate Foundation's expenditure in this regard was NT\$ 500,000 (US\$ 17,806).

The Dream of a Little Star

In the immense universe,
There is one little star, unnamed, in the distance of billions of light years.
No one has ever seen it.
With all of its courage,
The little Star takes up a brush
With a dash of its starlight,
On the wide canvas of the Earth,
Painting its dreams
Little by little, little by little.

It prays wholeheartedly:
If one day, the earth is devoured by darkness and fear,
May these tiny but courageous wings
Take my sincere wishes and warm light
To every corner that needs to be seen
And light up the night with Life.



Development for 2nd-G Immigrants for Next Generation's New Leaders

Cathay is committed to development for 2nd-G immigrants

Organized by | Cathay Charity Foundation

Co-organized by | Cathay United Bank Foundation and Cathay Real Estate Foundation



Students from Theater Program confidently played folk tales of their mothers' home countries.

Cathay has initiated cooperation with Eden Social Welfare Foundation to launch Dedicated Empowerment Program since 2010, putting together all kinds of resources to develop the 2nd generation immigrants. In 2020, the Leadership Development Camp offered beginner's class and advanced class in theater and youth program, leader development class for volunteers, parent and children's financial class and career exploration program. Participants

put up a result presentation event at the end to demonstrate their results.

For the curriculum in 2020, we especially planned financial courses offered by Cathay Life Insurance and Cathay United Bank. Moreover, Cathay General Hospital's staff led by Supervisor Yu-Ju Huang, Supervisor Chin-Jung Liu and Nursing Head Chu-Chi Fan from Nursing Department voluntarily served as instructors to provide care training that covered

AED First Aid training, home security, physical and mental health assessment and medical career introduction. They gave individual coaching to the participants to receive first aid certificates and generously offered insights about this profession for those participants who were interested in this field.

The Result Presentation for Dedicated Empowerment Program was held on Dec. 6 in Datong District Center. Participants' learning results were demonstrated through performance on the stage and in the presentation. At its 11th year, the 2nd-G immigration program entered a new decade in 2020. More than 100 participants, parents and guests who attended the Result Presentation witnessed the growth of the 2nd-G immigrants.

According to the Director-General of Cathay Charity Foundation Mau-Chih Chung, Cathay expects to see that one day these 2nd-G youth will contribute to the society with the skills and knowledge that they obtained. Starting from 2021, the Dedicated Empowerment Program will see a change in its learning model, from participants receiving top-down knowledge to creating new things bottom-up. It is planned to turn the participants to active dreamers who will, through observations and field work, design micro charity proposals and demonstrate their creativity and energy.

At the venue of Result Presentation Event, participants' learning results were exhibited. Parents were proud to see their children's results and took photos with their children. Three performances were showed on the stage. "Let's Go to Mom's Home",

a composition of six plays of folktales of the participants' mothers' home countries was first presented. Then, "Golden Goose" from Brother Grimm's fairy tales was staged. Lastly, "Peach Blossom Takes the Ferry", an exclusive and adapted version from a Taiwanese Opera classic, was performed to convey a sense of emotional closeness of being a family.

Ping, a 9th grader at the Development Program, played the heroine in "Peach Blossom Takes the Ferry". She joined the service learning workshop held in 2020. She learned the singing and steps of Taiwanese Opera for the first time during summer vacation when she went to Jietoufen District with



Cathay Hospital's Nursing Supervisor Yu-Ju Huang taught first aiding for students to obtain certificates.



Students, parents and guests took group photos together.

other participants. Eventually she had the opportunity performing Taiwanese Opera on the stage. "It was a big challenge for me. The most difficult part was the Taiwanese pronunciation. Instructors kept teaching me and I had endless encouragement from my classmates. Without them I can't make it. I have to thank the instructors. They gave me lots of encouragement and recognition. Lastly, I have myself to thank. I'm glad I chose to take this role and I chose to stand on this stage to change myself", said Ping.

Cathay Charity Group has been established for 40 years, and it spent 15 years in supporting and empowering new immigrants and their children. The beauty of rainbow lies in its diverse colors; the beauty of a civilization lies in its diverse people. Therefore, Cathay worked jointly with partners in

social welfare and education to build an inclusive society where diverse cultures blossom.



A girl playing a heroine role took photos with her mother. She expressed her gratitude to the Dedicated Empowerment Program where she completed a lot of challenges.



Students from Leadership Program wowed the audience by playing Taiwanese Opera that they learned from community services.

New Visions, New Horizons, and New Cultures

Sixty 2nd-G immigrants visit Cathay's workplace to learn the development for international talents

Organized by | Cathay Charity Foundation



Students showed great interest in corporate international development and overseas living. They had lots of interaction with the instructor.

In 2020, National Immigration Agency hosted a five-day Diversity Culture Experience Camp which recruited sixty 2nd generation immigrants who had background from Indonesia, Thailand, Vietnam, Philippines, Cambodia and China to attend related courses.

They were arranged to attend the workplace visit at Cathay Financial Group on Aug 18. For this activity we introduced our Foundation's care program

for new immigrants and 2nd-G immigrants, Cathay Life Insurance's overseas workplace in Vietnam, Cathay United Bank's overseas planning and talent programs.

At the result presentation event, participants shared that Cathay stood out from other companies which mostly introduced their facilities and Cathay's presentation about overseas career made them feel very useful.

Growing into a Big Tree From a Shoot

Cathay supports underprivileged children to go to school

Organized by | Cathay Charity Foundation

Co-organized by | Cathay United Foundation



A dance class at Let Love Fly's program in Hualien.

Cathay has been sponsoring the After-School Care Program that includes the Oyster Shack School (sponsorship starting from 2013) at Oyster Shack Village, Yunlin, Little Grass Book House (sponsorship starting from 2019), and Let Love Fly Association's after-care program of Hualien. The 2020 program had provided care in learning and in life to 372 children. They were able to go to school without worries. Cathay would like to support underprivileged children to receive education in pre-

mium environment and build their self-esteem so that they can take on a life journey full of hope and dream.



Volunteer instructors from Cathay United Bank's Hualien Branch taught children about the concept of saving.

Dream Come True Program Stimulates Children's Potentials

A strength for a life time

Organized by | Cathay Charity Foundation



At the 2020 Dream Come True Documentary Award Ceremony, Chairman of Cathay Charity Foundation Fredrick F. Chien (5th from right, middle row), Chairman of Cathay United Bank Foundation Roger M. H. Lee (6th from left, middle row), Chairman of Cathay Real Estate Foundation Ching-Kuei Chang (4th from right, middle row), took group photos with the guests and award winners

Simulating Children's Ambition and Building Competitiveness for Taiwan

In order to tackle the social issues of unbalanced urban-country development and inequality of education and cultural resources happening in the remote country, Cathay Charity Foundation has launched the Dream Come True Program since 2013. This Program aims at shaping children's abil-

ity to set up goals, implement and complete projects as a means to nurture the dare-to-challenge spirit for children, and turning around the gap between the urban area and remote country. As of today, the Program has benefited 2,500 children from 105 elementary school from remote country. We look forward to cultivating talents for Taiwan in the next two decades to come.

Every year, Cathay recruits Dream Come True proposals from elementary schools around Taiwan and finalists are picked up by a judge panel formed by experts and scholars. For the 7th Dream Come True Program, more than 600 children from 24 schools participated and received a total of prize money exceeding NT\$ 3.5 Million (US\$ 124,644). The Dream Come True Program that has advanced with time had gathered a variety of proposals in the subjects of hometown heritages, history and tradition, innovative aesthetics, social justice, and extreme challenges. Especially over the past two years, we could find that the selected proposals had seen great enhancement in their width, depth and strength. Cathay hopes the Dream Come True Program brings memorable experiences for children so that the sustainable force of one's hometown and culture can be thus formed a core value for them.

[Dream Come True Documentary Awards Recognize Beautiful Memories](#)

In order to boost the positive energy and fine educational ideas, Cathay Charity Foundation launched the Dream Come True Documentary Awards in 2020, encouraging Dream Come True Program's teachers to keep a record of their Dream Come True projects in words and in images. For the first year, 7 elementary schools were granted with the awards and the total prize money exceeded NT\$ 200,000 (US\$ 7123). The winning works presented plentiful educational passion and power in a wide variety of themes.



Students from Yisheng Elementary School repaired traditional Atayal instruments and reproduced the sounds of "Xiao Wulai" with African drums.

The Resource Revitalization Team from Xiaowei Elementary School won the award with a delicate and wholehearted work. Their teacher reflected the course of their challenge, saying "We can't see the far end because we are not standing high enough," and "No one can ever describe that feeling with words. That will be our memory for a life time!" In the documentary, when a child who suffered serious binocular vision disorder and squint was working hard with a driller, another child said, "Let me be your eyes. You start to drill when I say OK". Their peer relationship deeply touched the judges.

[Cathay's Career Story House, a Project Allocating Collaborated Resources](#)

Money problems can occur when new payment methods keep emerging. Money traps are everywhere but people's materialism doesn't dwindle. Cathay believes establishing right attitudes about money and finances is the key to help the children living in remote country address such challenges without stumbling. That will become an important



Daoshiang Primary School's rope skipping team won a national competition's Excellence Award in group challenge.

foundation for them to achieve "economic autonomy".

In 2020, Cathay Charity Foundation launched the livestream course "Cathay's Career Story House: Bankers". Professional trainers from Cathay United Bank delivered online courses for 120 children from 9 Dream Come True participating schools, teaching them the real values about money and associated responsibilities and also sharing bankers' stories and the sense of being a professional. "This course led the children to reflect about money and brought new ideas to their life," commented by a teacher from Laiyi Elementary School in Pingtung.

[Prospect for the Future](#)

Cathay looks forward to establishing social values in scale and imposing positive impact to Taiwanese society by implementing our long-term com-

mitment and vision to supporting the lives in the remote country. We will disseminate these beautiful Dream Come True stories and enlarge their influence on social media for better employee engagement. Going forward, Cathay employees will also share the sense of happiness and they will also increase their focus, participation and passion about charity so that the corporate vision will be fulfilled and extended.



At "Cathay's Career Story House: Bankers", a participant commented, "Now I know things about money can be very professional".

Cathay Youth Excellence Scholarship Recognizes Youth Resilience

Let the new generation's voices be heard and their vitality shown

Organized by | Cathay Charity Foundation, Cathay United Bank Foundation, Cathay Real Estate Foundation



Neipu Vocational School's color guards moved a lot of people to tears by their stories of fighting for changes against all odds. Chairman of Cathay Charity Foundation Fredrick F. Chien (central) took a photo with them after the ceremony.

Education is a foundation for a society to progress forward. Therefore, Cathay has launched scholarship program since 1980 for the purpose of supporting young people to seek higher education, and the scholarships were adapted along with time. In 2016, Cathay turned the program to Cathay Youth Excellence Scholarship as the M-shaped society was forming. For those qualified

senior high school students who have excellent academic performances but encounter financial challenges, each is granted with a scholarship of NT\$ 60,000 (US\$ 2,137) for them to reduce financial pressure. For those young students who have special achievements, each group is granted with NT\$ 100,000 for them to continue polishing their talents. For those individuals or groups who have

visions and creativity, recognition is granted as an encouragement for them to implement their projects to solve problems for our society.

For the past 41 years, Cathay's scholarship program has accumulatively issued scholarships more than NT\$ 198 million (US\$ 7,051,282) and benefited 18,500 groups of students (individuals or groups). With resources provided to the next generation for such a long time, Cathay helped building a solid foundation for the future development for our society.

Youth resilience and perseverance reveals their vitality, the driving force moving forward

The theme of the Cathay Youth Excellence Scholarship in 2020 was "Vitality", a driving force that moves one forward. Financially challenged students are able to seek higher education and turn their situation around. Students with special talents can keep polishing their skills, and students who have innovative ideas can utilize their creativity to help more people in the corners of our society.

19 youth activists are to make changes with real action

Young students have very different creativity and detailed observation to the society. A lot of students extended their focus to community transformation, tutor or medical service in remote country, traditional culture, ecology and senior care. Among all these, the winning project "Hear the Voices of Adventures" impressed a lot of people.

Scholarship winner Peichun Cheng, a student from

Tzu Chi University, is vision impaired due to her albinism. Her winning project "Hear the Voices of Adventures" describes a self-cared life of vision impaired people. Participants can try different kinds of works and have a change to live an independent life. For example, working in the kitchen usually is considered dangerous for the vision impaired. But they can still finish a dinner with guidance and assistance offered by other volunteers.

Another winner also gave feedback. "I think this scholarship program brings not only help to people, but a sense of warmth and conviction. I hope one day I can carry this belief to help people in need. I appreciate this opportunity for me to discover my own values. More importantly, I can give back to the society with the same conviction."

Cathay Youth Excellence Scholarship builds a platform for young people, sowing a seed of warmth and conviction in their heart. We hope that we can light up the flame in their heart and help them to fly high.



Chairman of Cathay United Bank Foundation Roger M. H. Lee (1st from left in back row) and Director-General of Cathay Charity Foundation Mau-Chih Chung (1st from right in back row) took photos with the Baolai Junior High School Choir.



Chengchi University's students were teaching children about the course.

Sponsorships to University Clubs

A lot of university clubs canceled their activities due to COVID-19. In 2020, Cathay Charity Foundation sponsored 41 clubs from Chengchi University and other 16 schools. There were 1,465 college students receiving sponsorship to serve over 5,000 people in 19 cities including the area of Taitung and Orchid Island.

Student and Inmate Care Program with Mixed Disabled Troupe

Cathay Charity Foundation has been providing long-term support to Mixed Disabled Troupe to put up performances in prisons and schools around Taiwan. Over the past 14 years, the Foundation had sponsored more than 116 gigs, benefiting hundreds and thousands of people. In each of their performance at schools and juvenile correctional centers, the troupe members passed on

their own life stories and expressed the spirit that never surrenders.

In 2020, Mixed Disabled Troupe gave a total of 9 performances at the Taoyuan Branch of Chengjheing High School, Wan-Neng Vocational School, Affiliated Industrial Vocational High School of National Changhua University of Education, Taitung Junior College, Peikang Senior High School, Shiou Shuei Senior Industrial High School, Kang Shan Senior High School, Puhsin Junior High School and Jhongho No. 4 Park, reaching out to more than 4,000 people.

A Teacher from Peikang Senior High School commented, "More than 90% of students watched their performance for the first time. They had highly positive feedback. More than 90% of students think this performance helped a lot in raising positiveness for life, increasing one's resilience and self-esteem".

Anti-drug Performance Tour and Collaboration with Police

As a response to anti-drug campaign in schools, Cathay Charity Foundation provided sponsorships to Folk Culture Association and invited the professional aerobic performance group, Han Dong Art, to launch anti-drug performance tour at five schools including Jinshan Senior High School, Shuanxi Senior High School, Juifang Industrial High School, Luzhou Junior High School and Pinglin Junior High School, benefiting 2,930 students. The Foundation also worked with Criminal Investigation Bureau for the first time. They set up a booth demonstrating and explaining drugs for students and promoted the awareness of anti-drug, anti-crime and anti-bullying.



At Crime Investigation's booth, officers were teaching students about the types of drugs and their hazards.



Mixed Disabled Troupe delivered life education through performance.

Sponsorships to DFC Teacher Enhancing Program

In addition to TFT, the Foundation initiated another program for teachers. In 2020, Cathay sponsored 6 DFC beginner's workshops which aimed at providing supporting system for educational workers to implement children's DFC challenge and enhance their teaching and guiding techniques.

Sponsorships to Crown Beach Empowerment Project for 2nd-G Immigrants

The Crown Beach Empowerment Project for 2nd-G Immigrants was a project initiated by the Educational Bureau of New Taipei City and New Taipei City Culture Foundation to work with 10 schools (i.e. Jinshan Senior High School, Yeliu Elementary School, Wanli Junior High School, Laomei Elementary School, Shimen Elementary School, Shuanxi Senior High School, Mudan Elementary School,



DFC's certified seed teachers held workshops at Chupei Elementary School.



DFC beginner's workshop on teaching and guiding techniques.



Chairman of Cathay Charity Foundation Fredrick F. Chien (9th from left in back row) and New Taipei City Mayor You-I Hou at the press conference of Empowerment Project for 2nd-G Immigrants.



Cathay employees supported public welfare groups with concrete actions. Director-General of Cathay Charity Foundation Mau-Chih Chung (central in back row) took photos with representatives from receiving organizations at the Donation Ceremony held on Aug. 6, 2020.

Jiqin Elementary School, Sanzhi Junior High School and Sanzhi Elementary School). Cathay Charity Foundation sponsored the shooting of documentary and networked with Cathay's volunteers to provide comprehensive development for the 2nd-generation immigrants, enhance new immigrants' recognition for their own culture and pass on their cultural advantages.

Sponsorships to TFT (Teach For Taiwan) Project

Teach For Taiwan (TFT) is an initiative that recruits and trains teachers to go to the frontline of educational scene, providing premium and stable educational resources for those under-privileged children and lifting the positivity with innovative and inspirational teaching. In 2020, Cathay sponsored 45 elementary schools, eight of which joined Dream Come True Program and Winter Warmth Program.

Cathay Volunteers Initiated Donation to Support NPOs against COVID-19

2020 was a challenging year for many social welfare organizations due to COVID-19. Cathay volunteers initiated a one-month donation campaign and raised NT\$ 9 million (US\$ 320,513). In the donation ceremony held on Aug. 6, 2020, the fund raised was officially donated to Children Are Us Foundation, Andrew Charity Association, 1919 Food Bank and Maria Social Welfare Foundation. Such action truly demonstrated Cathay people's passion for the charity causes and our society.

Building Neighborhoods Enriched with Books and Culture

Abundant book collection and courses benefit local people

Organized by | Cathay Real Estate Foundation



Bright, spacious, and quiet, Lin Yuan Library has become part of the community life. (Lingya Library, Kaohsiung)

Cathay Real Estate Foundation has established 9 Lin Yuan Libraries located around Taiwan since 1983 of its establishment to promote the pleasure of reading. These libraries provide a place for people to learn new things and slow down and enjoy the life with its abundant collection of books and a quiet reading space. The subscription of magazines in subjects of a wide variety such as financial, life, fashion and others provided people the easiest access to latest trends and new knowledge. Moreover, Lin Yuan Libraries offered talent classes, in subjects of baking, handicraft, creative works and many others, open to the general public

as an opportunity for people to learn and interact with their locals.

With the total floor area reaching 550 pings, each of the branches has a collection of more than 2,000 books, with topics ranging from literature, geography, children books, encyclopedia and etc. Books contain knowledge and wisdom from east to west, from old ages to the most current times. Reading is an elegant hobby, bringing lots of inspiration to people. Over the years, Lin Yuan Libraries have nurtured generations of people, allowing reading to enter their life with joy and numerous benefits.

Lin Yuan Libraries have brought great memories, inspired many people and served as a great venue for people to gain rest from their busy daily life.

In-library Courses

Each year Lin Yuan Libraries provide a great variety of in-library talent courses fitting different age groups in resin clay, wool felting, baking, children's art, animal and ecology and so on. These courses have brought new inspirations to people and have enriched people's social life. Parents and children can come together. Participants have the opportunities to enjoy good food, make the full use of parent and children moment, play their creativity and have much fun together. These courses have brought colors to people's life.



An instructor was teaching how to use resin clay to make berries. (Mingren Library)

Lin Yuan Libraries

Location	Name of Branch	Date of Branch Establishment	Address
Taipei	Mingren Library	10/04/1986	350 Yongji Road, Xinyi District
New Taipei City	Banciao Library	06/14/1985	18 Lane Zhengtai 5 Section 2 Sanmin Road, Banqiao District
	Sinjhuang Library	10/14/1987	19 Ally 5 Lane 90 Jianzhong Street, Xinzhuang District
	Sanchong Library	04/21/1988	10 Ally 6 Lane 394 Zhongzheng North Road, Sanchong District
Taichung	Siaoming Library	09/25/1984	1 Alley 23 Section 2 Shanxi Road, North District
Tainan	Yunong Library	12/28/1984	12 Ally 3 Lane 389 Yunong Road, East District
Kaohsiung	Neiwei Library	08/28/1984	7 Lane 224 Gushan 3rd Road, Gushan District
	Huayuan Library	04/18/1986	1 Lane 85 Minli Street, Gushan District
	Lingya Library	10/17/1986	4 Ally 9 Lane 38 Linquan Street, Lingya District

Seeking Equality of Rights to Education for Underprivileged Children

Cathay supports children to receive education for a bright future

Organized by | Cathay United Bank Foundation

A Program to Support Poor Children

Despite government's education subsidies to low income and middle to low income households, some families are not able to submit proof and receive no help due to special circumstances. In Miaoli and Taitung, some poor children who neither have indigenous status nor belong to low income families can find no help when they or their families encounter sudden accidents or fall into serious illness. Therefore, Cathay United Bank Foundation launched Elevated Tree Program via the collaboration from schools. Teachers would refer the cases who are in real needs for their schools'



Chairman of Cathay United Bank Foundation Roger M. H. Lee (3rd from left) and Chairman of Cathay United Bank Andrew Ming-Jian Kuo (2nd from left) donated funds to the local education officials.



A group photo at the Donation Ceremony for Elevated Tree Program on Oct. 7.

review, and the funds would be appropriated after the approval by the Educational Departments of local governments. These funds would be allocated to the students who are in real needs for them to go to school without worries.

The Foundation conducted Elevated Tree funds donation in April and October. A total amount of NT\$ 10 million (US\$ 356,125) was donated for the purpose of paying tuitions for the underprivileged children who had financial difficulty or encountered major issues in their families, benefiting 7,432 children from 963 junior high and primary schools in Miaoli, Yunlin, Chiayi, Pingtung, Taitung and Yilan. Three donation ceremonies were held in Taipei, Taitung, and Pingtung on Oct. 7, Oct. 23 and Nov. 10 respectively. In Taipei's ceremony, the children from Hsingchu's Taoshan Elementary School played string music. Taoshan Elementary School is located in the remote country of Pure Spring Tribe and all of their students are Atayal. They played music attentively and confidently, which deeply impressed all the guests.

Charity Partners Make Contributions Together

The managed Tien-Tsai Liao and Gan-Ci Liao Memorial Fund also supported Elevated Tree Program by sponsoring the school fees and lunch fees for the students from Taoyuan Elementary School and Gueishan Elementary School in Taoyuan City. In 2020, the Fund had donated NT\$ 660,000(US\$ 23,504), benefiting 232 students.

"One who brings sunshine to others has his own life filled with sunshine". Over the years Ever Shine Y&F Company has never stopped supporting the Elevated Tree Program. This time they donated 4,000 winter coats to the children at remote country schools. Chairman Johnny Shen of Ever Shine Y&F and Chairwoman Sally Yeh of Ever Shine I&F Co., Ltd. also attended the ceremony and presented brand new coats for the children.



Chairman Johnny Shen of Ever Shine Y&F (3rd from right in back row) and Chairwoman Sally Yeh of Ever Shine I&F Co., Ltd. (3rd from left in back row) donated winter coats for children.



Chairman of Cathay United Bank Foundation Roger M. H. Lee (central in back row) took photos at the Donation Ceremony for Elevated Tree Program on Nov. 10 in Pingtung.

The 11th Cathay United Sunrise Village Cup Takes the Field in Taitung

An environment-friendly competition that follows strict COVID-19 measures

Organized by | Cathay United Bank Foundation



Chairman of Cathay United Bank Foundation Roger M. H. Lee took photos with the Champion team of Tuna Group.

The 11th Cathay United Sunrise Village Cup National Junior Soccer Game took place from Jan. 23 to 26, 2021. This competition now has become the cradle for junior soccer players. For this time, international teams weren't able to come due to COVID-19, but this competition still attracted twenty-four teams coming from different places in Taiwan to Fongli Elementary School.

In order to provide support to underprivileged chil-

dren and respond to the goal of pushing Taiwanese Soccer to world's top 100, Cathay United Bank Foundation has offered sponsorship for 5 years in a row. The Chairman Roger M. H. Lee also showed his support by attending the event himself every year, hoping that the concrete actions will support Taiwan's sports development. When he gave his speech at the opening ceremony, Mr. Lee cheered for the players and said, "Cathay United Bank Foundation is glad to play the role of a facilitator for ju-

nior sports. We wish you can develop self-discipline through team sports, keep sharpening your skills and create endless possibilities for your future".

Soccer Spirit Shone in the Eco-friendly Competition

The Sunrise Village Cup aims at sharing the soccer fun, promoting Taitung and establishing friendship and characters through playing soccer for young players. In addition to soccer games, the competition took many special measures that help cultivate right values and positive characters for children. For example, no PET bottles or disposable lunch boxes were allowed. Every one needed to wash their own utensils. Garbage needed to be sorted and recycled. Even medals were made from juniper branches. These young players were able to have eco-friendly awareness deepened in addition to playing soccer.

Strict Measures against COVID-19

Since the outbreak of COVID-19, it became difficult for soccer teams to hold practice games across schools. Still, the young players kept doing training to maintain their skills and physical condition. The competition strictly followed the COVID rules of real-name registration, temperature taking, travel history and contact history, mask on the face (except during meals, warming up, and games). Hand-sanitizers were everywhere and the venue was sterilized every day. These strict measures were put in place to make sure our young players could play games and demonstrate their efforts for

the past whole year.

Sports Project Builds Interest and Hope for Remote Country Children

Cathay United Bank Foundation has conducted the Elevated Tree Program—Grow A Big Tree From A Shoot for 17 years in a row. From our experiences, we found that the underprivileged children often have lower self-esteem due to various reasons, such as lack of resources or family's company. The WISH Campaign Plan initiated by Cathay United Bank Foundation since 2014 covers the cost of training, food and nutrition supplement and game participation. Over the years, Cathay United Bank Foundation has invested almost NT\$ 9 million (US\$ 320,513) in support of 76 sports teams from the remote country. The Foundation expects these little players can develop self-discipline and team spirit, discover themselves and increase self-esteem through playing in local and overseas games. Furthermore, Cathay United Bank invited Fongli Elementary School to participate in the making of promotional video for the Elevated Tree Program. In addition to making remote country's sports development more visible, we hope people could respond to this cause by making donations, helping these young athletes to shine in the world's competition arena!

Cathay Supports Mentally Disabled Communities with Real Actions

Cathay Joins Hands with Social Enterprises Marching Forward

Organized by | Cathay United Bank Foundation



Deputy Secretary-General of Cathay United Bank Foundation Sofia Chi (2nd from right) received a certificate of appreciation from Down Syndrome Foundation at Hand in Hand Street Festival.

Getting Closer with People in Hand in Hand Street Festival

Down Syndrome Foundation's Hand in Hand Street Festival was originally scheduled to be held on March 21, the World Down Syndrome Day, but out of COVID-19 concern it was postponed to Nov. 29, just days before the International Day of Persons with Disabilities, at Chianti Avenue Plaza in Xinyi District. In the Festival, the popular band Egg-PlantEgg took the role as the Festival Ambassador and played a lot of songs for the participants. People with Down Syndrome in costume marched with the crowd from Chianti Avenue and passed through



There were lots of product for sale at Down Syndrome Foundation's booth.

Songgao Road, Songren Road and Songshou Road. Through the real actions taken by the Foundation, enterprises, schools and NPOs, this Festival aimed at raising the public's awareness about Down Syndrome and helping those people with Down Syndrome can live an independent life and embrace a promising future. In fulfilling its corporate social responsibility, Cathay United Bank Foundation took real actions to support Down Syndrome Foundation.

Supporting mentally disabled communities in the charity bazaar "Reunion in Mid-Autumn with Love"

In light of the outbreak of pandemic, many social welfare organizations encountered difficulties in fundraising. However, the Mid-Autumn Charity Bazaar, an event that Cathay United Bank Foundation and Union Bank of Switzerland have jointly held with NGOs since 2016, still took place in the challenging year of 2020. The charity bazaar "Reunion

in Mid-Autumn with Love" was held at the lobby of Cathay Financial Center with the participation of Down Syndrome Foundation and Yu-Cheng Social Welfare Foundation with many handmade products, such as soap, cookies and little handicrafts for sale in the event. The Foundation and many people working in the building supported the event by purchasing the products. All the proceeds were donated to Down Syndrome Foundation and Yu-Cheng Sheltered Workshop. Real actions speak louder than words.



Chairman of Cathay United Bank Foundation Roger M. H. Lee (left) and Country Head of UBS Taiwan Dennis Chen (right) provided great support to the Mid-Autumn bazaar.



There were lots of product for sale at Yu-Cheng Social Welfare Foundation's booth.

The 44th National Oil Painting Contest and Exhibition

Art prevails despite the threat of COVID-19

Organized by | Cathay United Bank Foundation

The pandemic of COVID-19 not only hit economics enormously but also brought worries to many people. In the belief of art's healing power, Cathay United Bank Foundation offered exclusive sponsorship of NT\$ 1 million (US\$ 35,613) to the Oil Art Society for organizing the 44th National Oil Painting Contest and Exhibition in 2020, also the third year for the Foundation's sponsorship to this wonderful event. According to Cathay United Bank Foundation, new artists had the opportunity to

emerge through this event, and the general public were able to appreciate outstanding Taiwanese artists' works.

Cathay United Bank spares no efforts in supporting arts over 40 years

The 44th Oil Painting Exhibition opened on Aug. 22, 2020 at the Bo-ai Gallery of the Dr. Sun Yat-sen Memorial Hall and the award presentation ceremony took place at the same time. Mr. Hsien-Fa Su, the

Chairman of Oil Art Society and all of the featured artists and prize winners attended the ceremony. The Foundation's Chairman Roger M. H. Lee also attended to present his congratulations. In his speech, he said, "In the first half of the year when the whole world was seriously hit by the pandemic, Taiwan suffered from an economic slowdown and great panics. This is exactly the time that we need the healing power of art. Cathay United Bank Foundation continues to support the Oil Art Society to organize this event, as a way of recognizing great artists and bringing comfort to our society."

At the time when Cathay United Bank Foundation was established 40 years ago, it has focused on supporting underprivileged children's education and local art. The Elevated Tree Program that sponsors school fees for underprivileged children has

been lasting for 17 years and has donated over NT\$ 170 million (US\$ 6,054,131) accumulatively, benefiting more than 110,000 children. Furthermore, the Cathay United Art Center that was founded 20 years ago as the first art affiliate organization to a financial institution has held numerous kinds of charity events and exhibitions. Several years ago, it even started to combine art and charitable causes by inviting artists to join the Elevated Tree Program—Grow A Big Tree From A Shoot. The proceeds from charity exhibitions, solo exhibitions or charity bazaars were used to support the underprivileged children's education for those children in need to receive real help.

Elevated Tree Program—Charitable Painters Exhibition, synergy of arts and charity

In order to provide a premium and multi-functioned space for arts, Cathay United Art Center was relocated to the B1 of Cathay Xinyi Business Center in December 2019, in proximity to the 101 Tower and Taipei World Trade Center, making it a great location among arts and commercial activities. Believing that "happiness is bringing happiness to others", we will continue to reach out to different communities, combine arts and charity, and connect the kindness from all walks of life, making our best efforts for a better society.



Chairman of Cathay United Bank Foundation Roger M. H. Lee (8th from right in central row), Political Deputy Minister of Ministry of Culture Zong-Huang Siao (central in central row), President of Dr. Sun Yat-Sen Memorial Hall Yong-Fei Liang (8th from left in central row), then Chairman of Oil Art Society Hsien-Fa Su (7th from right in central row) and other guests took photos at the opening ceremony of the 44th National Oil Painting Contest.

Join Hands with Amateur Artists Supporting Children to Go to School

Elevated Tree Program—Charitable Painters Exhibition

Organized by | Cathay United Bank Foundation



At the opening of the Elevated Tree Program—Charitable Painters Exhibition, Chairman of Cathay United Bank Foundation Roger M. H. Lee (4th from right in front row), Senior Executive Vice President of Cathay United Bank James Wu (1st from left in front row), Honorary Professor of Normal University Hsien-Fa Su (2nd from left in front row), Chairman of Oil Art Society Yung-Fu Yang (3rd from right in front row), painters and guests took photos for celebration.

In response to our long-term focus on underprivileged children's education, Cathay United Bank Foundation called for 54 amateur artists who shared the same vision to join the enlarged 2020 Elevated Tree Program-Charitable Painters Exhibition. On its opening day, Sep. 5 2020, Mr. Hsien-Fa Su, the Chairman of Oil Art Society, showed up to

show his support. The Exhibition attracted a large number of people to appreciate the beauty of art. At the time when new semester commenced, the Exhibition delivered warm blessing to numerous children who needed support.

The Foundation raised about NT\$ 4 million (US\$

142,450) in 2018 when it first launched the Charitable Exhibition. The 2020 Exhibition even exceeded the past ones in the number of participating artists and works. All the people involved aimed at cheering up for the next generation.

Cathay United Bank Foundation calls for people to support charity causes for children

As a leading financial institution in Taiwan, Cathay United Bank established Cathay United Bank Foundation 40 years ago and has invested resources to support education for remote country's children by launching Elevated Tree Program—Grow A Big Tree From A Shoot for a long time. At the same time, the Foundation initiated the first Elevated Tree Program-Charitable Painters Exhibition, a cause in synergy of art and charity, at Cathay United Art Center in 2018. This Exhibition received responses from 37 amateur artists who turned their works to the return of one's kindness, as gifts for donors. This event received positive feedback and support by many art lovers and kind people.

In 2020, artists agreed upon the Foundation's invitation to this meaningful event. For this year, many celebrities and successful business people also joined the event. The 2020 Exhibition attracted

54 amateur artists to show almost 200 oil paintings in a wide variety of themes, including flowers, landscape, stills, and abstract. The Exhibition was shown in three rounds since September. This charitable cause not only provided a platform for creators to show their works, but also became a means to combine the forces from enterprises, artists and the general public to do great things for underprivileged children.

Cathay Art Festival (Jan.9-22)

Emerging Artists Exhibition

Organized by | Cathay United Bank Foundation Affiliate Art Center

The Emerging Artists Exhibition as part of Cathay Art Festival that has been held for 19 consecutive years is particularly launched for youth artists at senior high school and university levels. It is an event for young artists to announce their unique and creative oil art and water colors works.

The 2019 Cathay Art Festival – Emerging Artists Exhibition started calling for contestants since September and entered into deliberation in November. The 2019 Exhibition received 200 works,

much more than before. The total amount of prize money was NT\$ 320,000 (US\$ 11,396) and the Gold Winners for College Group and Senior High School Group won NT\$ 60,000 and NT\$ 50,000 respectively. The attractive prizes had encouraged competitive contestants.

From the interview with winners, we learned that each winner regarded highly of the honor of being selected into the Emerging Artists Exhibition. A lot of non-art students took much efforts to fight for

an opportunity to show their works. According to the Chairman of Tai-Yang Art Association who was also a judge for the contest, the Emerging Artists Exhibition attracts high quality works each year, and judges need to deliberate rather prudently to select outstanding works. The Emerging Artists Exhibition is an encouragement and driving force for the next generation's prospective artists.

Furthermore, the 2020 Emerging Artists Exhibition also held virtual gallery on its official website for

more people to appreciate. The participating works were exhibited at Cathay United Art Center starting from January, 2020, for people to know more about these young artists of Taiwan's next generation.



A scene from the 2019 Cathay Art Festival- Emerging Artists Exhibition.

MORTAL (Mar. 7 – Apr. 30)

2020 Jumbo Lin Solo Exhibition

Organized by | Cathay United Bank Foundation Affiliate Art Center

In 2015, Jumbo Lin held Beauty of Nature – Jumbo Lin Solo Exhibition which showed his delicate portrayal for life and the natural world. Now, five years later, Jumbo Lin launched solo exhibition again. The artist who favored realism started to experiment in abstract and exhibited this brand-new style in his 60 works of oil art and water color in this exhibition.

Jumbo Lin studied architecture in the university. He won TV Golden Bell Awards for his works multiple times. He undertook stage design for large award ceremonies such as Golden Horse Awards, Golden Bell Awards and Golden Melody Awards. He also taught interior design at Fu Jen Catholic University. Jumbo Lin picked up brushes after retirement. He is a self-taught oil artist. He learned various kinds of techniques, from Barbizon School to impressionism. He also received lots of inspiration from Mon-

et and Van Gough. His paintings show precision in architectural design and aesthetics in architecture. Different from other artists who came from professional background, Jumbo Lin expressed his unique styles in composition, light and shadows and gradation of colors.

"I am mortal. I paint the mortal world". Lin's recent oil works took daily common scenes and ordinary people as his subjects. The subjects are all familiar things and images full of stories. Lin escaped the boundaries of skills and style genres. He got out of the structures of reasons and turned his inner thoughts into non-physical patterns which were shown in simple colors and strokes. The bold and diverse styles revealed the fun and pleasures he had while painting and opened up another path for his art journey.

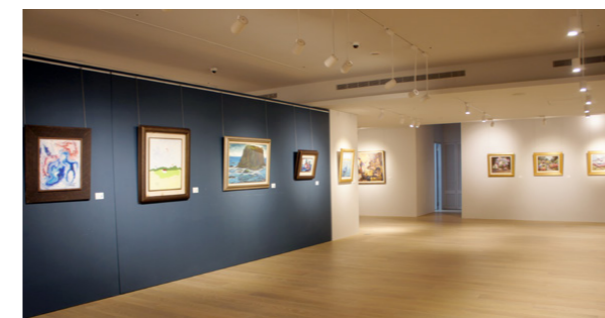


Artist Jumbo Lin (central) took a photo with Hsien-Fa Su (left) and Ren-Shan Lin (right).

Promoting Art in No Fear of COVID (May 11 – Jun. 20)

Cathay United Bank Foundation Collection Exhibition

Organized by | Cathay United Bank Foundation Affiliate Art Center



A scene from Cathay United Bank Foundation Collection Exhibition.

The world had faced a challenging year of 2020 due to the COVID-19 pandemic. Businesses were forced to close or suspend and Art was no exception. A lot of exhibitions were canceled or postponed. However, art has a healing power. At this challenging time, Cathay United Art Center maintained its normal business hours. We really appreciate those medical workers who were working at front line and giving us the safe environment to live our life as usual.

In order for people to approach art, the Art Center scheduled to launch Cathay United Bank Foundation Collection Exhibition since May after MORTAL-Jumbo Lin Solo Exhibition was closed. It was an exhibition for charitable purpose. Thanks to our long-time support to Tai-Yang Art Association and Oil Art Society, the Foundation has collected numerous award-winning works of Tai-Yang Art Exhibition and

National Oil Painting Contest and Exhibition. One of the exhibited works is "Stills with 3D Glasses", the Gold Medal winner of 2018 National Oil Painting Contest. This work applied automated skills and incorporated 2D and 3D painting styles to express the contrast between the old tools and modern technology. The artist adopted the commonly-seen tools and discussed their functions through this work.

Moreover, the flower series that were scheduled to be announced in the 2020 Elevated Tree Program-Charitable Painters Exhibition were pre-shown at the venue. Anyone who donated NT\$ 30,000 (US\$ 1,068) or more could receive a painting from the Charitable Exhibition. The Foundation would issue donation receipt and the fund would be allocated to the Elevated Tree Program to help underprivileged children.

Promoting Art in No Fear of COVID- Cathay United Bank Foundation Collection Exhibition was a unique experience for art lovers during the pandemic.

2020 Elevated Tree Program-Charitable Painters Exhibition (Pre-launch) (Jun. 29- Aug. 8)

Making donation to receive an authentic painting

Organized by | Cathay United Bank Foundation Affiliate Art Center



A scene from 2020 Elevated Tree Program-Charitable Painters Exhibition (Pre-launch).

The merciless pandemic of COVID-19 dealt a huge blow to the world. The physical distance between people may be kept away, but love and warmth brought people's heart together.

Against this backdrop, Cathay United Bank Foundation particularly planned the 2020 Elevated Tree Program-Charitable Painters Exhibition for the second half of the year. This charitable exhibition was meant to continue the fruitful result from the 2018 event in which the amateur artists donated their paintings as gifts for the donors to the Elevated Tree Program. This event had received positive feedback from our colleagues and customers.

Therefore, the Foundation invited more artists to join this cause. For the 2020 event, 54 artists donated 194 paintings as the gifts for the donors. Any donation of NT\$ 30,000 (US\$ 1,068) or NT\$ 50,000 (US\$ 1,781) would receive a painting created by the featured artists and a donation receipt issued by the Foundation. This is a cycle of kindness and beautiful hearts.

Before the Exhibition officially kicked off, the paintings from the Charitable Painters Exhibition were pre-launched at the Cathay United Art Center for donors to make early donations and pick the paintings they preferred.

Running Ink and Sculpting Words (Aug. 15- 29)

Peng-Chieh Chang's Ink and Sculpture Exhibition

Organized by | Cathay United Bank Foundation Affiliate Art Center



A scene from Running Ink and Sculpting Words- Peng-Chieh Chang's Ink and Sculpture Exhibition.

Peng-Chieh Chang is a talented artist who creates art in diverse fields. In addition to illustration, radio and music, this is her first time showing modern creativity in traditional ink and calligraphy. This is also her most challenging project with extremely high purity in art and an unprecedented undertaking that required willpower and actions.

The works of Running Ink incorporated abstract calligraphy writing and body movement, conveying a magnificent aura like dragons and auspicious reptiles tangling around. Chang's dynamic ink traces captured the flow of moods, sometimes in lush green of mountains, sometimes in whisper of spring rain, or sometimes like the lone traveler in waste-

land or the immenseness of genesis. With a strong force of body, mind and spirit, the artist turned an instant to infinity and wrap the infinity into an instant.

Sculpting Words were three-dimensional calligraphy characters made of steel, bronze and crystal. The prototypes of Chang's calligraphy works were created by her mother who is a calligraphy artist. The formation of Sculpting Words revealed mother and daughter's affection and the forms and meaning demonstrated her respect and exploration of her cultural background.

Love is in the Art (Sep. 3- 19)

2020 Elevated Tree Program-Charitable Painters Exhibition (First Round)

Organized by | Cathay United Bank Foundation Affiliate Art Center



At the opening of the Elevated Tree Program—Charitable Painters Exhibition, Chairman of Cathay United Bank Foundation Roger M. H. Lee (4th from right in front row), Senior Executive Vice President of Cathay United Bank James Wu (1st from left in front row), Honorary Professor of Normal University Hsien-Fa Su (2nd from left in front row), Chairman of Oil Art Society Yung-Fu Yang (3rd from right in front row), painters and guests took photos for celebration.

“Happiness is bringing happiness to others”.

Cathay United Bank Foundation's long-term charity project Elevated Tree Program—Grow A Big Tree From A Shoot aims at supporting the junior high school and elementary school children to go to school and increasing their education quality for their future. Each year, it donates a fund of NT\$ 10 million (US\$ 356,125) which is appropriated through local governments to the financially challenged children so that they don't have to drop out from schools. Over the past 17 consecutive years, Elevated Tree Program—Grow A Big Tree From A Shoot has donated NT\$170 million (US\$ 6,054,131) and supported more than 116,000 students.

Cathay United Art Center initiated Elevated Tree

Program-Charitable Painters Exhibition since 2018, in which amateur artists donated their paintings to the program for each donor to receive a painting as the gift. This innovative project turned out to be highly popular and received great support. In September, 2020, the Foundation launched Elevated Tree Program-Charitable Painters Exhibition with participation from 54 artists and the Exhibition was held in three rounds.

The artists who exhibited in the first round included Shu-Fen Wang, Yen-Chiou Wu, Ming-Ching Li, I-Ching Chou, I-Chen Lin, Yu-Hsuan Hung, Chih-Mao Yuan, Ya-Mei Chang, Te-Jung Lien, Hui-Min Chen, Li-Ling Chen, Pi-Li Yu, Li-Yu Yang, Ying-Kueh Liu and Ching-Ling Lan. Among them, Shu-Fen Wang, Yen-Chiou Wu, Ming-Ching Li, I-Chen Lin, Ya-Mei Chang, Te-Jung Lien, Hui-Min Chen, and Ching-Ling Lan were invited to join the program for the second time. Their works were much loved by the donors.

At this challenging time, the Foundation held the Elevated Tree Program-Charitable Painters Exhibition, hoping that this kindness can be disseminated and bringing hope for the financially challenged children.

Love is in the Art (Oct. 15- 31)

2020 Elevated Tree Program-Charitable Painters Exhibition (Second Round)

Organized by | Cathay United Bank Foundation Affiliate Art Center

The core value for Cathay United Bank Foundation's Elevated Tree Program is supporting children's right to education. The Elevated Tree Program has been running for 17 years and has donated NT\$170 million (US\$ 6,054,131) over the years, benefiting about 206,000 children. Those children who received the first batch of fund now have been in their 20s. They may not know about Cathay United Bank Foundation but their life journey contains Cathay's forever blessing.

In the spirit of "growing a big tree from a shoot", the Foundation's Elevated Program aims at supporting remote country children's right to education. Each year, the Foundation donates a fund of NT\$ 10 million (US\$ 356,125) for this purpose. Teachers at local schools would first refer cases and the fund is appropriated through local government after review and approval to those financially challenged children. They will be able to go to school without worries and causing burdens for their families.

In 2020, the year that marks 40th anniversary for Cathay United Bank Foundation, the Foundation launched the second Elevated Tree Program-Charitable Painters Exhibition in which amateur artists donated their paintings to the program for each donor to receive a painting as the gift. In light of the

fruitful results of the Exhibition's first round, the second round that took place in October invited Wen-Ling Lee, Shu-Hui Chou, Li-Chiou Chen, Chin-Hsia Lee, Su-Yu Lin, Shu-Yun Chang, Pi-Yu Chang, Jui-Hua Kao, Pi-Lan Chen, Mu-Ching Min, Ming-Hui Liao, Fu-Fen Tan, Jen-Shan Lin (Mountain's Primary Colors Gallery), Hui-Mei Huang, Huang-Ching Ku, Ming-Chuan Lee and Janet. The works provided by Mountain's Primary Colors Gallery were much loved and preferred by donors.



Chairman of Cathay United Bank Foundation Roger M. H. Lee (3rd from left in front row), Senior Executive Vice President of Cathay United Bank James Wu (1st from left in front row), sculptor Wen-Jen Lo (2nd from left in front row) and painters took photos at the opening of the Second Round of Elevated Tree Program—Charitable Painters Exhibition.

Love is in the Art (Nov. 5- 21)

2020 Elevated Tree Program-Charitable Painters Exhibition (Third Round)

Organized by | Cathay United Bank Foundation Affiliate Art Center



Chairman of Cathay United Bank Foundation Roger M. H. Lee (central in front row), Senior Executive Vice President of Cathay United Bank James Wu (2nd from left in front row), and painters took photos at the opening of the Third Round of Elevated Tree Program—Charitable Painters Exhibition.

In light of the success of the first and second rounds of Elevated Tree Program-Charitable Painters Exhibition, the third round featured many artists including Man-Yu Yu, Chin-Kuang Pai, Wei-Ping Chu, Ma-Li Ho, Ko-Wen Wu, Mei-Yao Lee, Chieh-Ying Lee, Yu-Cheng Lee, Hui-Fen Chou, Chiou-Li Lin, Mei-Yu Lin, Kuang-Hsia Ho, Li-Hsuan Hsu, Yu-Yui Cheng, Ching-Yu Hsieh, Tsung-Yu Hsieh, Wen-Jui Su and ICI Carin Art's artists. The paintings were in a variety of genres including stills, landscape, abstract, etc.

The third round of Exhibition attracted numerous guests to appreciate art works and many of them also supported the donation for paintings. All proceeds were used for the purpose of supporting underprivileged children's education. Cathay United Bank Foundation will continue to support their diverse development for them to grow happily and healthily.

Right and Wrong; Black and White (Dec. 12, 2020 – Jan. 2, 2021)

Art to Redefine- Long Li, Zi-Ran Yang and Yao-Hong Deng Joint Exhibition

Organized by | Cathay United Bank Foundation Affiliate Art Center



A group photo of artists—Zi-Ran Yang (left) , Zheng-Lang Li (central) and Yao-Hong Deng (right).

Zheng-Lang Li, Zi-Ran Yang and Yao-Hong Deng are three artists specializing in traditional western sketching, ink art and sculpture. Following their previous 2018 exhibition at the Art Center "Style of None; Iron Triangle" that received rave review, Cathay United Art Center invited them to show their works for the past two years at the end of 2020.

The curator Zheng-Lang Li redefined art at the exhibition "Right and Wrong; Black and White". The definition of art is easy to understand, even if it's not what everyone agrees on. By definition, artistic ability is the long-time cultivation of talents and skills honed toward creating fine works of art.

However, the artistic ability and works of art with such definition are rarely seen in today's exhibitions, whether big or small. In the modern world, many art works can be produced by the help of technology. As a result, many people become the so-called "artists" and a lot of "art works" are confusing in their essence to the viewers. To segregate these "arts", "Right and Wrong; Black and White" proposed to make a redefinition for art and argued that arts need to come back to its "hand-made" basics. Otherwise the human factor is weakened.

Art Talk Lecture Series and Exhibition Lectures

Lectures available to the public for free

Organized by | Cathay United Bank Foundation Affiliate Art Center

The Art Talk Lecture Series held to promote art education were scaled down this year due to COVID-19. The Foundation invited Chun-Lan Liu, the Superintendent of Taoyuan Museum of Fine Arts, to give three lectures, titled "Visual Art", to the public for free. The Foundation also held two lectures regarding the exhibitions, hoping to provide the general public with the access to art education and attract people to appreciate art.



Superintendent of Taoyuan Museum of Fine Arts Chun-Lan Liu gave a lecture on visual arts.

2020 Art Talk Lecture Series (The six lectures scheduled first to third quarters were canceled due to COVID-19. Art Talk Lectures were resumed in the fourth quarter.)

#	Date and Time	Topic	Lecturer
1	10/14(Wed)19:00	Visual Art (1): Realism, Human Body and Sculpture	Chun-Lan Liu, the Superintendent of Taoyuan Museum of Fine Arts
2	11/18(Wed)19:00	Visual Art (2): Primitive, Classical, and Modern	
3	12/16(Wed)19:00	Visual Art (3): Art, Exhibitions and Museums	

Exhibition Lectures

#	Date and Time	Topic	Lecturer
1	8/15(Sat)14:00	Peng-Chieh Chang's Journey in Art	Art Critic Ho Huang
2	8/22(Sat)14:00	Peng-Chieh Chang's Calligraphy Creation	Chung-Jui Hsiao, Honorary Professor of Cheng Kung University

Art Albums, Calendars and Souvenirs

Cathay held charity bazaars to raise funds for underprivileged children

Organized by | Cathay United Bank Foundation Affiliate Art Center

Cathay's 2021 Art Calendar was titled "Joyful Blooming" and featured the paintings of 10 artists—Hsien-Fa Su, Yung-Fu Yang, Fan-Jung Yeh, Chin-Lung Huang, Yu-Yi Chu, Wei-Min Lin, Hsiang-Yin Chen, Mei-Hua Chi, Ren-Shan Lin, and Rong Lin. The Cathay United Art Center looked forward to bringing the fragrance of art to people's life and a joyful mood to the new year. The Art Center also published the Elevated Tree Program—Charitable Painters Art Album and launched other souvenirs such as cushions. The proceeds from the sales were donated to support underprivileged children's education.



Cushions for charity.



Art calendars, Charitable Exhibition Art Album and products for charity.

Support to 2nd-G Immigrants by Charity Bazaars

Cathay volunteers from North, Central and South jointly gathered efforts to support 2nd-G immigrants

Organized by | Cathay Charity Foundation
Co-organized by | Cathay United Bank Foundation and Cathay Real Estate Foundation



Senior managers from Cathay Charity Group attended the charity bazaar.

Three large charity bazaars were held together with Eden Social Welfare Foundation, YMCA Taichung and YMCA Kaohsiung in Taipei, Taichung and Kaohsiung, with the purpose of supporting the education of the 2nd generation immigrants. The Lin Yuan Volunteers based across Taiwan mobilized manpower to collect goods and put up the events. The three events raised around NT\$ 3.65 million (US\$ 129,986) and the proceeds were donated to the social welfare organizations for premium

education resources for the 2nd generation immigrants.

The charity bazaar held in Taipei had joint support from Cathay United Bank Foundation and Cathay Real Estate Foundation and took place at the court of Dr. Sun Yat-sen Memorial Hall on Oct. 31. More than 1,000 volunteers from about 100 volunteer teams located the Taipei Area participated. They mobilized all staff and guests to wear in white that symbolized peace and hope. This event raised over

NT 1.7 million (US\$ 60,541). The proceeds were donated to the Eden Foundation and earmarked for the supporting new immigrant families and their children.

Participants' Feedback

Director Li-Ying Chu,
Eden Social Welfare Foundation

I am grateful Cathay Charity Foundation works with Eden Foundation again on our charity bazaar for the 7th year. It is particularly important for us to deliver a sense of love and hope during the pandemic. Eden's New Immigrant Family Center took our 2nd-G Development Program's students to support this event. We organized dance performance by leadership class, drumming and lion dance, game zone, and exotic gourmet booths for these children to participate in social services.

Mao-Ching Yu, Team Chanchijui

I thank Cathay Charity Foundation to organize this charity bazaar. Through this event we can express our love to others and offer help to people who are in need. Children are the hope for the next generation. Happiness is giving others happiness. I am glad we supported this cause.

Tao-Lung Chou, Direct Team

We only have one planet! In addition to supporting water conservation and beach cleaning, we called for colleagues to donate second-hand products so that these resources would find opportunities to extend their life. Protecting our planet in daily life can be simple.

Charity Bazaars in 2020			
Event	Taipei	Taichung	Kaohsiung
Date	10/31	11/21	01/18
Venue	Dr. Sun Yat-sen Memorial Hall, Taipei	Jianxing Elementary School, Taichung	Kaohsiung Cultural Center, Kaohsiung
Booth and Income	89 booths and 1,001 volunteers	69 booths and 542 volunteers	80 booths and 863 volunteers
Income	NT\$ 1.7 Mn (US\$ 60,541)	NT\$ 930,000 (US\$ 33,120)	NT\$ 1.02 Mn (US\$ 36,325)
Turnout	5,200 ppl	4,300 ppl	Over 4,500 ppl

Planting Trees for a Greener Taiwan

People get together to build a sustainable homeland

Organized by | Cathay Charity Foundation



The 2020 Native Tree Planting Festival at Donghu Junior High School

For the year of 2020, Cathay called for 1,100 volunteers and their families and clients came together to support the March tree-planting events held at local cities. Some tree-planting events were canceled due to COVID-19, but only two tree-planting events and one green cancer (Mikania micran-

tha) removal activity were conducted in Taipei City, Yilan and Tainan. In total, they planted about 2,200 saplings and removed 400 kg of green cancer for a greener environment in Taiwan.

The 2020 Tree-planting Events

Date	Event Name	Venue	Turnout	Result
03/14	Ark Paradise Tree-planting Event	World-Veg Center, Tainan	500 ppl	1,500 saplings
09/05	Green Cancer Prevention and Removal Event	Gongguan Beach, Yilan	300 ppl	Removal of green cancer 400 kg
11/07	Native Tree Planting Festival	Donghu Junior High School	300 ppl	700 saplings

Long-term Supports to Remote Country's Children

Cathay connects with enterprises to send love to children

Organized by | Cathay Charity Foundation



President of Cathay Life Insurance Shan-Chi Liu led Cathay managers and volunteers to attend a Winter Warmth event held in Nanao, Yilan.

Cathay has been conducting the Winter Warmth Program for 19 years consecutively since 2002. For 2020's Winter Warmth Program, Cathay held 84 events (covering 97 schools located in remote country), sending the donation from Cathay employees to the corners where it was needed and benefiting 7,150 children from 65 townships of 15 cities, such as Nanao in Yilan, Sandimen in Pingtung, Dawu in Taitung, Ruisui in Hualien, Alis-

han in Chiayi, Qimei in Penghu, etc. This campaign of concrete actions fulfills our corporate social responsibility and has established a sustainable value for the society.

Despite the month-long hard rain, Chairman of Cathay United Bank Foundation Roger M. H. Lee, Chairman of Cathay Securities Investment Trust Jeff Chang and President of Cathay Life Insurance Shan-Chi Liu put on Cathay volunteer's yellow vest



President of Cathay Life Insurance Shan-Chi Liu distributed gifts to children at a Winter Warmth event.

to deliver the winter gifts to the school children, hoping to bring them a mood full of joy and auspiciousness as Christmas and Lunar New Year were approaching. At the same time, Cathay's commitment in public charity received lots of feedback and support from other enterprises. Ever Shine Y&F and Ever Shine I&f Co., Ltd., the fabric suppliers for world's top 20 fashion brands, worked together to donate winter coats to the children in remote country. Everyone was happy to see children's smile when they received the coats.

On Dec. 15, President of Cathay Life Insurance Shan-Chi Liu and Cathay volunteers went to

Jinyue Village Stadium in Nannao Township, Yilan, to attend the Christmas celebration with 450 children from eight schools including Dongao, Nanao, Penglai, Jinyue, Jinyang, Aohua, Bihou, and Wuta.

According to Shan-Chi Liu, President of Cathay Life Insurance, Cathay internalized the sustainable spirit and carried it out in its corporate management. Cathay has accumulated 40 years of experiences in conducting charity and social welfare programs. The annual Winter Warmth Program aimed at sending gifts and resources to children and the warmest blessing as well. We hoped these children could go to school happily and one day when they grow up,

they would be able to help others and give back to the society.

In his interview, the Principal of Dongao Elementary School Cheng-Min Wu said, "Dongao Elementary School had 12 children receiving support from Elevated Tree Program in 2013, and in 2015, Dongao Elementary School's Archery Proposal successfully received Dream Come True Program's sponsorship because Cathay Charity Foundation delegated a documentary team to shoot a video for Dongao. Cathay did not stop paying attention when our archery team was known to no one, but gave us a strong helping hand. At today's event, Cathay sent us these precious winter coats and also put up magic show for our children. This was the occasion

that all children looked forward to every year. We appreciate the kindness from the sponsoring enterprises".



Chairman of Cathay Securities Investment Trust Jeff Chang and guests from Meifeng Foundation attended a Winter Warmth event held at Pingxi Elementary School.



Chairman of Cathay United Bank Foundation Roger M. H. Lee and volunteers attended a Winter Warmth event held at Jiqin Elementary School.

Blood Donation Exceeding 420,000 Bags upon Cathay Charity Group's 40th Anniversary

Cathay called for blood donation in parallel with COVID-19 measures

Organized by | Cathay Charity Foundation

Co-organized by | Cathay Real Estate Foundation



Blood donation was much needed during the pandemic.

The pandemic of COVID-19 had prevented people from attending public events, which further impacted the reserves of blood during summer. Cathay's Summer Blood Donation Campaign was conducted from early April to end of September at 476 stations. In total, 43,501 donors and volunteers supported this campaign and 64,315 bags

of blood were collected. That means Cathay's Summer Blood Donation Campaign that had been held for 21 consecutive years had raised 427,102 bags of blood as of now. We hope that Cathay's Summer Blood Donation Campaign had made contribution to blood reserves during the post-COVID period.

The President of Cathay Life Insurance Shan-Chi Liu said we shouldn't forget there were people who would need blood transfusion even during the pandemic of COVID-19. He called for Cathay's employees to encourage their friends and families to take actions altogether. President Liu also said making blood donations regularly in fact could benefit our own health in addition to helping others, which made it a worthy action good for others and ourselves. This year's campaign received many people's support and hit a record result again.

Chuankao Office's Manager Ming-Ho Tsai who had helped raise more than 2,500 bags of blood donations every year said blood donations brought aspirations for us and he was just doing his best to promote a well-meant charity cause.

Our policyholders also showed enthusiasm to this cause. When Mr. Liu, a chief engineer working on a

ship, learned that Cathay was holding blood donation campaign in Hualien Office in August, he immediately took a train to Hualien to donate blood right after he was onshore in Suao. He had supported this campaign for 10 years and he also took his family to donate blood together.

Over these 21 years, Cathay made a record of collecting over 30,000 bags of blood five years in a row, and received recognition from Taiwan Blood Services Foundation for 18 consecutive years. Blood donation has become the DNA for each Cathay people. Cathay is committed to its social responsibility and gives back to the society by integrating resources around the Group.



Yunlin Branch of Cathay Life Insurance supported the blood donation campaign.

Cathy Happy Farm, a Place to Take Care Seniors

Green and healing experiences bring stimulations to senses

Organized by | Cathay Charity Foundation



The third Cathay Happiness Farm was established in Changbin Township, Taitung.

Impact of aging society: According to National Development Council's statistics, Taiwan has become an aging society in 2018 with seniors over age 65 accounting for 14.05% of the total population, making one in every seven people a senior in Taiwan. In 2025, Taiwan is expected to become a super-aged society. When one grows old, they will reduce moving from one place to another and their reliance and sense of belonging to their community will increase.

Community Stations: Cathay Charity Foundation established Cathay Happy Farm at the most basic community stations for residents and seniors taking part in growing vegetables and thus increasing their interpersonal exchanges. By seeding, weed-

ing, and harvesting, seniors are able to experience the joy of growing plants. The life quality of care recipients and care givers can be improved. The harvested vegetables can be consumed or shared with neighboring social welfare organizations. They can also take the role of helping other people and enjoy the feeling of being needed.

Green and healing experiences bring stimulations to senses

【Cathay Happy Farm】 This green and healing activity close to nature brings stimulations to senses for seniors. They also keep their connection with the society through sharing their experiences in growing plants. Local community's social workers were able to learn their thoughts. In 2020, Cathay sponsored the Eden Foundation's senior day care center to establish the third Cathay Happy Farm in Changbin Township, providing a new site for local seniors and community support.

Cooperation across industry, government and academics to protect seniors' assets

National Policy Agency's statistics show there were over 23,000 frauds every year. In 2019, 935 of attempted cases were blocked with an amount ex-

ceeding NT\$ 439,190,000 (US\$ 15,640,670). Cathay Life Insurance also received NPA's recognition.

In 2020, Cathay worked with Visual Arts Department of Chiayi University, Chiayi's Criminal Investigation Division and Changyi Court Puppet Theatre to hold board games at six community stations. Participants, young and old, shared their experiences through playing games. A senior said he was aware of many fraudulent tricks because he just retired, but a lot of seniors who had stopped working really needed such information.

From the board games, Cathay Life insurance's young volunteers could also relate to the feeling that seniors longed for people's company. By raising awareness and providing company, Cathay volunteers expect themselves to make a contribution to the combating of fraudulent crimes.

Anti-fraud Results for 2020

Location	Number of Events	Number of People Benefited	Number of Volunteers
Taipei City	31	596	117
Yilan County	15	502	130
Huanlien County	2	95	27
Taitung County	11	256	54
Taichung City	3	115	34
Changhua County	2	40	15
Chiayi County	6	127	53
Keelung City	3	70	38
Total	73	1,801	468



The Cathay Happy Farm at Nandi shared harvest with local social welfare organizations.

Cathay Charity Foundation

2020 Income and Expenditure Report and Historical Spending

Income for 2020

Item	Amount (USD)
Income from donation	1,088,963
Income from interest	73,401
Income from dividend	352,918
Other Income	10,684
Total	1,525,966

Expenditure for 2020

Item	Amount (USD)
Child and Youth welfare	447,741
Senior welfare	22,903
Welfare for People with Disabilities	33,862
Subsidy for low-income households	81,282
Scholarship for financially challenged students	205,496
Volunteer services	2,624
Other social welfare	389,143
Social and environmental care	212,917
Administrative Expenditure	35,550
Total	1,431,518

Historical Spending

Year	Amount (USD)
1980-1991	7,590,983
1992-2001	10,296,146
2002-2011	16,214,250
2012-2019	10,992,449
2020	1,431,518
Total	46,525,346

Cathay United Bank Foundation

2020 Income and Expenditure Report and Historical Spending

Income for 2020

Item	Amount (USD)
Income from interest	166,234
Income from rent	306,422
Income from security investment	534,559
Income from donation	307,397
Other	47,100
Total	1,361,712

Expenditure for 2020

Item	Amount (USD)
Charity and Public Welfare	643,429
Art Center	324,255
Operational cost	211,592
Total	1,179,276

Historical Spending

Year	Amount (USD)
1980-1991	4,443,412
1992-2001	9,282,799
2002-2011	10,211,930
2012-2019	10,134,539
2020	1,179,276
Total	35,251,956

Cathay Real Estate Foundation

2020 Income and Expenditure Report and Historical Spending

Income for 2020

Item	Amount (USD)
Income from interest	65,720
Cash dividend	108,434
Other income	10,684
Investment income	109,713
Total	294,551

Expenditure for 2020

Item	Amount (USD)
Lin Yuan Libraries	266,062
In-library talent courses	3,647
Events organized across Cathay Charity Group	28,490
Sponsoring events	17,934
Operational cost and other	36,455
Total	352,588

Historical Spending

Year	Amount (USD)
1983 ~ 1991	5,432,967
1992 ~ 2001	5,689,156
2002 ~ 2011	5,264,985
2012 ~ 2019	3,773,833
2020	352,588
Total	20,513,579

Cathay General Hospital Continues Its Commitment to International Aid via Virtual Conferences



Cathay General Hospital (right) established relationship of sister hospitals with the National University of Asuncion's affiliate hospital (left) of Paraguay and signed a MOU through on-line meeting. The superintendent of Cathay General Hospital Fa-Kun Li was the third from left in the right image, and Ambassador Jose Han in Paraguay was the first from left in the left image.

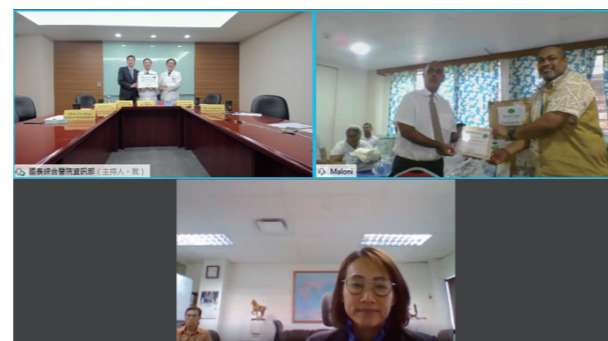
Cathay General Hospital has been committed to its corporate social responsibility by providing medical service and supporting public welfare programs for a long time. Although the pandemic of COVID-19 had prevented Cathay General Hospital from delegating international medical missions to overseas, it still fulfilled its commitment by providing assistance as much as possible.

Efforts Taken to Conduct International Medical Exchanges Against COVID-19

On-line COVID-19 Conference/Signing of MOU

In Early October, 2020, Cathay General Hospital conducted an on-line conference -The Challenges and Strategies of COVID-19 in the Middle to Late Era on the tackling against COVID-19. About 340 doctors, nurses, experts and scholars from Taiwan, Paraguay and India participating in the discussion and sharing their experiences.

At the end of the year, Cathay General Hospital established relationship of sister hospitals with the medical school of National University of Asuncion (FCM-UNA), Paraguay, and signed an MOU through on-line meeting. Cathay General Hospital is committed to providing training for doctors and nurses through on-line program, helping to enhance their medical skills and quality.



Cathay General Hospital (above left), Labasa Hospital (above right), and Taipei Trade Office in Fiji (below) participated in the virtual donation ceremony.

Helping Fiji Establish Remote Medical Education, On-line Meeting Medical System/On-line Donation Ceremony

In response to the UN's Sustainable Development goals, Cathay General Hospital has participated in the Medical Cooperation Program in Pacific Friendly Countries commissioned by the Ministry of Foreign Affairs. Over the years, Cathay's medical

missions had conducted 127 cases of surgeries and served more than 5,700 patients in foreign countries. This cause had been highly recognized by local people. In 2020, Cathay General Hospital helped Fiji establishing international remote medical education and on-line meeting medical system, providing on-line surgery demonstration, consultation and case discussion to help enhancing their medical quality.

Furthermore, Cathay General Hospital held a virtual donation ceremony for the medical supplies that were to be donate to the hospital in Fiji.

Health Information Management Efficiency Enhancement Project in Paraguay

In 2016, Cathay General Hospital, under the partnership with the International Cooperation and Development Fund, signed the Health Information Management Efficiency Enhancement Project in Paraguay, helping Paraguay's hospitals establish medical information integrated system. Phase 1 and Phase 2 covered a period of 4 years respectively. Currently, this IT system has been introduced to 45 local medical institutions, servicing up to 170,000 patients . Local medical professionals using this system for data management and consultation were able to serve two times the original number of patients and to largely reduce patient waiting time from 2.5 hours to 0.9 hours. These achievements had received recognitions from the Paraguayan government. The Project is expected to be expanded nationwide so that the medical service for Paraguayan people will be enhanced. Paraguay's

success story can even be duplicated and applied to other Central and Southern American countries in the future.

Care to Underprivileged Communities and Patients

To deliver care to underprivileged communities and patients, Cathay General Hospital held Double Ninth Festival Concert, care program for terminal patients and their families, and terminal cancer patients' care program.

The Double Ninth Festival Concert was held in October, 2020. Vision-impaired singers were invited to sing classic songs. In addition to providing comfort to senior patients, Cathay General Hospital also distributed longevity thing noodles to senior patients as blessings.

Cathay General Hospital's palliative care team regularly conducts care programs, such as Christmas Eve Event, for terminal patients, hoping to leave memorable experiences for patients and families. Cathay also arranged custom-made project for patients to fulfill their last wishes. In December, 2020, for example, a 62-year-old terminal liver cancer patient, under the company of the palliative care team, took ambulance home to celebrate his birthday and finish his "4 says" (thank you, sorry, love, and goodbye) to all of his families. He passed away without any regrets just few days after he returned to the hospital. Moreover, Cathay also conducted support program for regularly checking the bereaved people's condition, helping them to adapt to the life after the losses of their loved ones.

May Our Future Shines with Sun

When sun rises from the sea horizon,
Boats whistle and seagulls squawk
Sailors smile and greet good morning!

In the mountains,
Woodpeckers have finished warming up,
Groundhogs stick out their heads from the earth, and
Plants happily shake their stems, waiting for sunbaths
Bustlingly welcoming the daybreak.

All creatures are celebrating. Nightmares from last night are driven away.
The sun brings hope and courage for lives.
From now on,
May we have a pure heart to learn the lesson of darkness,
And to chase the goal of a shared blessing.
May our future shines like the sun!

