

國泰公益集團2022年報
2022 Cathy Charity Group Annual Report

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Courageous Action on Sustainability.
The Insistence on Giving People Happiness.



Courageous Action on Sustainability. The Insistence on Giving People Happiness

In 2022, we had gone through the ups and downs amidst COVID, while Cathay Charity Group entered its sixth decade.

Happiness is bringing happiness to others. From its first day as of now, Cathay Charity Group has extended its care to home and abroad with such unwavering initial intention. With people's well-being in mind, Cathay is committed to charity causes as its business presence expands.

Each of Cathay Charity Group's causes, with whatever good intention, always proceed after careful deliberations so that they could be placed under scrutiny. "Virtue is bold, and goodness never fearful", as William Shakespeare says. The implementation of all charity causes and projects requires strong faith and courage. That is what gives each member at the Group the strength to do what they are devoted to. Believing in the right things to do, one needs not fear from being tested. Kindness and love shall defeat all.

Needless to say, any great plan or vision is vain, when one has no courage to take the first step. Neither one knows about it, nor benefits from it. "Happiness is bringing happiness to others". This is not just a Group's slogan, but the faith and reflection that each one here insists on and carries out. As Winston Churchill says, "Courage is rightly esteemed the first of human qualities, because it is the quality which guarantees all others".

Therefore, dear partners, do feel proud of yourselves, because you are braver than you think. Guy de Maupassant once said things like this: one's frailty and courage can exceed their expectation. Sometimes, they may burst into tears because someone says something, and sometimes they may find themselves gritted their teeth and walked a long way. Cathay Charity Group---- the affiliated Cathay Charity Foundation, Cathay United Bank Foundation, Cathay Real Estate Foundation and Cathay Hospitals---- have borne no efforts in supporting the under-privileged people and those in poverty for more than 60 years. During the course, we have been through hardships and difficulties, but we become ascertained when we see people crack a smile or when another life is lightened up. We shall stand firm and keep passing warmth and happiness to places in need.

Standing Firm for Sixty Years with Support

2022 marks the 60th anniversary for Cathay Group. Along the journey, we have experienced countless heart-warming incidents. Endurance comes with strength. That is our belief and the profound reflection we have in light of doing charity causes over the years. As Cathay has walked with the Taiwanese society, the society has witnessed our growth as well. All the stories occurred in association with our land cannot be told with a few words. Nevertheless, we are filled with gratitude.

As the lifting of COVID restrictions, our society has come back to normal gradually. During this war against viruses, we saw wisdom and kindness. Bearing the light of hope in mind, our society as a whole has survived the darkest hour. As a member of the global village, Cathay Charity Group has been doing its best to contribute its bit to economy, social order and medical support. The fact that Cathay can stand firm like a tree shall attribute to each one of the members comprising the Cathay Group. It is your courage and belief which support Cathay so that Cathay has the capacity to reach out to the needed in Taiwan and further help make impact to the world. We don't need to be that one hero who saves the world. But, if we keep on believing, we can do everything!

Cathay Charity Group had borne no efforts in responding to the needs in corners of our society that had yet to come back to life in light of the pandemic. A summary of our achievements in 2022 is stated as below:

Initiatives for indigenous and new immigrant communities:

Cathay Charity Group provided support to the development of indigenous communities by sponsoring the tribes' cultural and education expenses. In addition, Cathay also provided aids in developing tourism so as to create job opportunities for indigenous tribes. In terms of the support for the new immigrant communities, Cathay continued to organize Leadership Development Camp for 2nd Generation Immigrants, helping the children to develop multiculturalism, language abilities and expand their potential. Courses of the 2022 program were adapted due to the pandemic. Participants were encouraged to think about solutions for problems they saw and put what they learned into practice.

Education initiatives:

Since 2011, Cathay Charity Group has actively looked for partners to establish After-school Care Programs, providing a place for the children under neglect. The impact from the pandemic exposed the scarcity of digital resources in the remote country. To solve the problems for the children, the 2022 TFT program channeled in multiple resources and made adaptation to their training program, making the enhancement of digital capacity as priority. The program participants then led the students and faculty to address the brand-new teaching model for the goal of bridging the urban and country gap in education.

Social charity:

The summer blood donation campaign has become Cathay's yearly routine event. Originally, we thought it wouldn't be easy to collect blood donation due to the impact of COVID. With Cathay and Taiwan Blood Services Foundation's join-hand promotional efforts, however, donors flooded in to support our event and the result turned out to be record-breaking again. Considering the pandemic's wide-spread impact, Cathay Charity Foundation coordinated the Tree Buy Shopping platform for the first time to launch aiding programs: recruiting buyers for Joyce Polio Care Association's organic rice to be donated to the low-income households in Changhua County. Furthermore, Cathay worked with Cathay's affiliated hotels donating 400 boxes of mooncakes to elementary schools located in remote country for children to feel the love during the important holiday. Despite the increased difficulties, the annual events including Winter Warmth Program, Tree-planting, and Elevated Tree Program--Charitable Painting Exhibition still achieved great results, delivering contribution to environmental causes and under-privileged communities.

Promotion of sports and arts:

With its long-term sponsorship to the National Oil Painting Contest and Exhibition, Cathay United Bank Foundation intended to encourage local artists and hoped to bring arts closer to the general public. Viewers would be able to feel the positivity conveyed through paintings. In terms of sports

events, the 2022 Elevated Tree Program sponsored quite a few teams which achieved outstanding results in domestic and international competitions. By supporting the athletes to go to the competitions, Cathay hoped to help them expand their horizon and confidence, chase their dreams and encourage younger ones to follow their examples.

Over the six decades, Cathay Charity Group had received lots of support from partners and members. Looking ahead, Cathay shall continue growing further so as to carry more responsibilities and respond to people's expectation on us. May the big tree of Cathay grow and flourish. We look forward to celebrating the 100 years of anniversary in the future.

Chairman of Cathay Charity Foundation

The calligraphy of Tiao-Kuei Huang is written in a bold, expressive cursive style. The characters are '黃調貴' (Huang Tiao-gui), which is the name of the Chairman of Cathay Charity Foundation.

Tiao-Kuei Huang

Chairman of Cathay United Bank Foundation

The calligraphy of Roger M. H. Lee is written in a bold, expressive cursive style. The characters are '李明賢' (Lee Ming-hsien), which is the name of the Chairman of Cathay United Bank Foundation.

Roger M. H. Lee

Chairman of Cathay Real Estate Foundation

The calligraphy of Ching-Kuei Chang is written in a bold, expressive cursive style. The characters are '張清樹' (Chang Ching-shu), which is the name of the Chairman of Cathay Real Estate Foundation.

Ching-Kuei Chang



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At the Break of Dawn, Let's Go!

To find equality and justice
The unaging wise men embark at sunset

Around the world and through the seasons
To see an unjust planet
Spinning as usual with unchanging moons and stars
But with distinctive seasons and days and nights

From past to present, good and evil endure
Civilizations, unjust they may be, evolve as they do
Peace live, and wars erupt

No absolute equality and justice exist in the world
The imperfect opposition sparks the brilliance of good
Where there is light there is courage
People emerge to fight for equality and justice
Not necessarily by a wise man
Generations and generations
People move forward in pursuit of good
The wise man smiles
Reassuringly, handing us the hope and ideal



2022 Annual Work Progress Report for Cathay Charity Foundation

The year of 2022 marked the 60th anniversary of Cathay Financial Holding Group. "You are braver than you think you are!" An encouragement to the entire staff given by the group-wide Chairman Hong-Tu Tsai. He also urged all the Cathay people to keep moving forward, challenge and defeat the impossible, with an open-minded and fearless thinking to explore, to make decisions and to bear the accountabilities. Holding onto this spirit, Cathay Charity Foundation continued to practice the concept of "Spreading Happiness and Hope", committing ourselves to various kinds of causes including environmental protection, supporting the poor and the underprivileged, empowerment for children and youth and the senior care.

Meanwhile, Cathay integrated the Group and cross-industry resources and creates common good by connecting the strengths from the industry, government and the academics. Especially, in the midst of the Covid-19 pandemic, Cathay Charity Foundation responded immediately by attending to the health of medical professionals and their families. The utilization of Cathay's charity platform "Tree Buy Shopping" also helped reduce human contacts during the pandemic. Public welfare and care was infused into "corporate sustainability" and delivered to those in need. In the year of 2022, the total expenditure was NT\$ 28,387,044 (US\$ 916,302). The information of the major expenditure is described as below:

I. Social Welfare

1. Care program for 2nd generation immigrants

Leadership Development Camp for 2nd Generation Immigrants was conducted with the following goals: providing long-term companionship, cultivating multiculturalism, growing language abilities, and nurturing decent characters for children. A total of 60 programs was held in 2022, benefiting more than 1,036 participants.

2. Empowerment Programs

(1) Dream Come True Program: The Dream Come True Program is a way to help children achieve what they want to do. With their teachers' guidance and the Program's spon-

sorship, children are able to complete great tasks in the fields of environmentalism, science, art, music and sports. The course of the journey helps enrich their education and nurture their independent thinking. The 2022 Dream Come True Program selected 20 schools and presented prizes in total of NT\$ 3.62 million (US\$ 116,850).

- (2) After-school Care Program: working with Chongwen Women's Association of Yunlin, Little Grass Book House of Sanxia, and Let Love Fly of Hualien to establish after-school care program. This program offered tutorial sessions to 73 children to improve their learning.

- (3) Cooperation with Teach For Taiwan (TFT)

In this year again, Cathay Charity Group launched a three-year (2022-2024) cooperation with TFT where Cathay's three foundations jointly support TFT in recruiting and training teachers for remote countries. This initiative supports young teachers to teach in remote countries, creating a fair and premium environment for those children and flip the education quality in these places.

3. Youth and Talent Development

- (1) Cathay Youth Excellence Scholarship: Co-organized by Cathay Charity Foundation, Cathay United Bank Foundation, and Cathay Real Estate Foundation, the Scholarship provides monetary funds to support young people with aspirations. This program presented scholarships to two groups of awardees: Specific Accomplishment Group (24) and Academic Group (65) for them to chase their dreams. In 2022, a total scholarship of NT\$ 7.38 million (US\$ 238,218) was granted to 89 groups of young people.
- (2) Mixed Disabled Troupe: Cathay Charity Foundation has worked with Mixed Disabled Troupe, a group consisting of disabled performers, for a long time. In 2002, the group conducted 7 charitable performances in schools, interpreting their life stories and presenting important values to 5,000 young people.
- (3) Volunteer services collaboration with University Clubs: Extending care to remote country and new immigrant children, Cathay Charity Foundation worked with University

clubs by sponsoring university clubs' winter and summer activities. In this category, 23 cases received sponsorship of NT\$ 58,077 (US\$ 1,875).

4. Winter Warmth Program

The 2022 Winter Warmth was held at 108 elementary schools in the remote country where resources were hard to arrive, sending winter clothing to children and benefiting more than 8,800 people.

5. Senior Care

With community public life as the central concept, Cathay volunteers and local communities work together to establish interactions with local seniors. Cathay Charity Foundation has built four Happy Farms, intending to achieve the goals of happy senior life and mutual good and reciprocity within communities. Also, in order to keep the seniors away from fraudulent traps, Cathay held 51 anti-fraud board games, benefiting 2,688 people.

6. Support for the Underprivileged

(1) Subsidies for low-income households and medical services

This program supported 141 cases with a total fund of NT\$ 1.691 million (US\$ 54,584) in 2022, helping them to resolve difficulties in life or to take care of poor children who need medical care urgently. In addition, the promotion of micro insurances was targeted towards middle to low income households and the disabled.

(2) Other social welfare donation

Helping the social welfare groups by purchasing products from Joyce Polio Care Association's workshop, New Taipei City Autism Association, Chiayi County Ruojuer Children's Development Center, Hearty Farm Sheltered Workshop, Children Are Us Tainan Workshop and providing donations to these organizations and low-income households.

The total expenditure for the above mentioned was NT\$ 22,487,123 (US\$ 725,859).

II. Social and Environmental Events

1. Summer Blood Donation Campaign

Due to the pandemic, it wasn't easy to conduct blood donation activities. Cathay Charity Foundation continued to work with Taiwan Blood Services Foundation in holding the blood donation campaign. The campaign achieved a record high by receiving support from about 46,046 donors and collecting 70,168 bags of blood.

2. Tree-planting

Cathay utilizes group-wide resources to support the tree-planting events held in March by local governments. In 2022, Cathay participated in only two events due to the pandemic. The tree-planting events were meant for building sustainable life and protecting our environment for our society.

3. Anti-drug Awareness Campaign

To address the drug issue, Cathay Charity Foundation worked with the stunt performing group Han Dong H.D.A. and Against Wind Theatre to conduct anti-drug tour through a variety of performance, dance, play, experience sharing and singing. These gigs that could attract students more easily laid a basis for creating drug-free campuses. Cathay also worked with the National Police Agency to shoot an anti-drug documentary for this cause.

The total expenditure for the above mentioned was NT\$ 5,899,921 (US\$ 190,443).

2022 Annual Work Progress Report for Cathay United Bank Foundation

In 2022, Cathay United Bank Foundation implemented all works, including education for children, charity and public welfare, art events and sponsorship, in accordance with its annual work plan. In the year of 2022, the total expenditure was NT\$ 44,072,978 (US\$ 1,422,627). The information of the major expenditures is as follows:

I. Education for Children

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

The Foundation continued the carrying out of the Elevated Tree Program, helping the basic education to take root and ensuring children's access to school and further a future of their own. In 2022, the Elevated Tree Program supported 8,200 under-privileged junior high and elementary school students.

At the same time, the Program extended its focus to sports events, as in line with its spirit--growing a big tree. The Program supported the physical education at different junior high schools and elementary schools so that children were able to learn self-discipline and team spirit in large sports events and discover themselves through competitions. In 2022, Cathay sponsored the soccer team of Shuei Li Elementary School (in Nantou County) and the other 31 sports teams to participate in competitions, pay for training and purchase gear. Cathay also sponsored the Sunrise Village Cup National Junior Football Game.

To improve children's capabilities through diversified learning, and to bridge the urban-rural gap, promote sustainable development and life-long learning, Cathay also supported ten schools including Changhua County's Siang Tian Elementary School to develop their own special curriculum. The total expenditure in this regard was NT\$ 15,191,447 (US\$ 490,363).

2. Campaigns organized across Cathay Charity Group

The co-organized projects include Cathay Youth Excellence Scholarship, Teach For Taiwan, Dream Come True Program, After School Care Program in the remote country, Winter Warmth Program and the production of Cathay Charity Group Annual Report. The total expenditure in this regard was NT\$ 5,715,333 (US\$ 184,485).

II. Charity, Public Welfare and Sponsoring Activities

To support the development of indigenous communities and social enterprises, Cathay purchased their self-made products from the Yu-Cheng Social Welfare Foundation and Pintung Christian Bethany Home. Also, Cathay provided sponsorship to the Bunun Cultural and Educational Foundation, Pintung Christian Bethany Home, Vox Nativa Taiwan and TMC Culture and Arts Foundation, with real actions to support the indigenous tourism, help the under-privileged, and spread the seeds of music for the children in the remote country. Furthermore, Cathay sponsored the 85th Tai-Yang Art Exhibition and the 46th National Oil Painting Contest and Exhibition organized by the Oil Art Society. The total expenditure for the above was NT\$ 2,705,350 (US\$ 87,326).

III. Art Events

In order to support local arts and art education, Cathay United Art Center has been regularly holding art expositions and Art Lectures, providing a platform for Taiwan's artists and free access to art appreciation and knowledge for the general public. Cathay's arts events in 2022 included 11 art exhibitions and 6 Art Talk Lecture Series, including 3 rounds of Elevated Tree Program charitable exhibition featuring amateur artists and aiming to help the remote country children. Furthermore, Cathay Group produced its corporate art calendar "Discover Happiness in Flowers" with local artists' works, intending to deliver the beauty of art and the sentiment of happiness. The total expenditure for the above was NT\$ 1,109,650 (US\$ 35,818).

2022 Annual Work Progress Report for Cathay Real Estate Foundation

Cathay Real Estate Foundation had implemented its annual plan of 2022: promoting the cultures and arts, spreading the concept of charity to help the under-privileged, and bringing happiness to others for a better society. The Foundation's affiliated Lin Yuan Libraries are located in major cities around Taiwan, providing an easy access to knowledge. Lin Yuan Libraries offered talent courses in the neighborhoods for the locals enrich their relationship with others. Moreover, the Foundation organized Summer Blood Donation Campaign, New Immigrant Care program, Winter Warmth Program, and Cathay Youth Excellence Scholarship, delivering strength to more people. Its sponsorship to Teach For Taiwan aimed at sending young teachers with aspirations to transform the landscape of education in the remote country. The total expenditure for the above was NT\$ 9,500,447 (US\$ 30,664).

I. Lin Yuan Libraries

Knowledge is like the source of running water that never dries out, which can nurture people's mind. The Foundation has nine library branches around Taiwan, offering quiet and comfortable space for readers. The in-house collections of magazines and books are renewed monthly, providing sources of knowledge and wisdom to the users. Lin Yuan Libraries also functions as an alternative for people to relax and reboot amidst the fast-pacing modern life style.

II. In-library Courses

The Foundation provides regular talent classes in Lin Yuan Libraries where participants can develop their interest in hobbies into bigger learning motivation. The courses that combined creativity and imagination resulted in unique works by participants who also enjoyed the classroom vibe and harmonious peer relationships. The total expenditure in this regard was NT\$ 89,600 (US\$ 2,892).

III. Campaigns organized across Cathay Charity Group

1. Taiwan's new immigrants

The unique community of Taiwan's new immigrants had come across ocean to Taiwan and worked hard to survive in this foreign environment. The causes for the new immigrants were implemented with the goals of helping them adapt to the society, avoiding conflicts arising from cultural differences and language barriers, providing training to skills and other

professional areas and further helping them to become independent financially. The offering of education programs was meant to support their second generation to build a solid life and future on this land. The total expenditure in this regard was NT\$ 250,000 (US\$ 8,070).

2. Summer Blood Donation Campaign

The Foundation organized Summer Blood Donation Campaign as in past years, encouraging people to roll up their sleeves and donate blood to help others in need. Small drops of warm blood would accumulate, telling people there is hope for a bright and promising future. The total expenditure in this regard was NT\$ 50,000 (US\$ 1,614).

3. Winter Warmth Program and Dream Come True Program

Resources were gathered to help remote mountainous areas with scarcity and inconvenient transportation, so that people there could live well in the severe winter. Love is warm like sunshine, melting the cold hard ice in people's heart. Children smiled happily in their sweet hometown.

4. Cathay Youth Excellence Scholarship

To build a foundation and cultivate talents for the development of our country, Cathay launched the Scholarship program to encourage young people to seek opportunities and chase dreams. They are incentivized by reaching balanced development and caring our planet and devoting to charity. They are inspired to bear social responsibilities and explorative spirit. The total expenditure in this regard was NT\$ 400,000 (US\$ 12,912).

5. Sponsorship to Teach For Taiwan

Committed to improving the inequality in education, Cathay has established long-term cooperation with Teach For Taiwan and bringing teachers to the remote country. The project intends to realize equality strategy and respond to the challenges to create diverse and premium education environment, supporting children to stand firm and move forward in their life journey. Cathay Real Estate Foundation's expenditure in this regard was NT\$ 500,000 (US\$ 16,139).



Hippieness on the Way

Life is too short to delay the joy of sharing
If one keeps looking to later days
One would find no one there to share
Even though he finds the happiness eventually
The beauty with no one to share
No longer the joy we long for
Cherish the present
Something only happens once in a lifetime
Create wonderful memories along the way
Happiness is on the way
The way leading forward



Providing Premium Education Resources to New Immigrant Families to Support the 2nd Generation

Cathay working with Eden to expand horizon for the 2nd Generation Immigrants

Organized by: Cathay Charity Foundation



The opening ceremony of Leadership Development Camp for 2nd Generation Immigrants was hosted by two of the program's long-term participants.

Cathay has initiated Leadership Development Camp for 2nd Generation Immigrants with Eden Social Welfare Foundation since 2019. The program was conducted with the following goals: providing long-term companionship, expanding horizon for children, cultivating multiculturalism, and growing language abilities. Curriculums were designed and constantly adjusted based on children's age and needs so that they can learn multicultures and grow into

decent characters. A total of 60 programs was held in 2022, with 1,036 participants.

The result for 2022 program is described as follows:

(1) The opening ceremony was hosted by two of the 2nd generation immigrant students

On March 26, the 2022 Opening Ceremony

was held at the Wanhua New Immigrant Hall. Pingting and Chunchie, two students who have joined the program for more than 10 years, served as the emcees for the ceremony. They showed confidence and established examples for junior students.

(2) Cathay United Bank's instructors combine their core competencies to the program

Cathay injected the Group's core competency to the program. Cathay United Bank's trainer Ms. Huiching Chiu and four volunteers from Human Resources designed a "Big Trip Tour Group", introducing the relevant financial including opening account, money saving, book-keeping, reasonable buying, and accidents and insurance for the children.

Bank is a term that is both familiar and strange to these young children. Cathay United Bank's volunteers set up a miniaturized bank counter in the classroom. Students used toy stamps and passbooks to "open accounts" and "withdraw money". The incentives they received could even be saved to earn interest. Students learned these banking practices through real scenarios.

The parents who were present also raised questions regarding their children's problematic purchasing behaviors. The instructor used real cases to explain reasonable buying with real cases, leading the students to reflect their own purchasing behavior and realize the true meaning of reasonable buying.

This program received 89% satisfaction rate

from the students. Some parents even gave feedback saying that such fun and close to life group activity made children understand more about money. Parents and children benefited from the course and they were thankful to Cathay and the instructor.

(3) Post-Covid redirection: community transformation and community field survey

Taipei's Wanhua District was once hit seriously during the Covid in 2021. The students who lived in this area felt strongly about then situation. Under such situation, local community groups were the best vehicle to deliver first-hand and timely aids and support the locals to survive the crisis. Therefore, as the pandemic subsided, Leadership Camp worked with IMMA Space, a Wanhua development organization, to provide related programs guiding students to observe the environment, consider the problems and raise innovative solutions. The 2022 programs required students to apply what they learn into real practices, including improving the damaged stairs, renovating the recycle signboards and others.



Cathay's volunteers guided students with teaching aids to think about things that are wanted or needed and to learn spend wisely.

(4) Leadership Camp provided most timely help to the under-privileged families

Over its past 13 years, Leadership Camp has served 16,000 person-times and helped many under-privileged families. At the 20th anniversary of Eden's New Immigrant Center, Hung-shing Hu shared: it was truly difficult for a Vietnamese mother to raise children along while her husband had died, but the Leadership Camp provided a place for her son Che-wei to go on holidays when she needed to work. It can be said Hung-shing's three children grew

up with the Leadership Camp by their side. The Camp provides a solution for single mothers who bear the parenting and financial burdens at the same time. Che-wei said it was a worthy experience where he got to meet a lot of different people. What left him most impact was the experience where he assisted disabled nursing home residents to have meals. He learned how to put himself in someone else's shoe and he could relate to the hardships that his mother had been through.

Programs for 2022 Leadership Development Camp for 2nd Generation Immigrants

Category	Program	Number of Implementation
Leadership by Age Groups	Multiculture Theaters	15
	Junior Adventures	18
	Growing Seed Leaders and Community Build-up	10
Professional Programs	Career Exploration	2
	Cathay's Financial and Personal Finance Program	1
	Anti-drug Awareness	1
Camps	Service Learning Workshop for 2nd-Gen Immigrants	8 days
	Beauty of Multiculture: New Immigrant Children Teamwork Workshop	3 days
	Group Workshop for Seed Volunteer Leaders	2 days
Total		60

No Blackout Should Happen to Remote Country Children's Learning!

Cathay provided after-school class for under-privileged children.

Organized by: Cathay Charity Foundation

Cathay has started regional partnership project to establish After-school Care Program presence, and has opened programs in Oyster Shack Village in Yunlin, Shiulin County in Hualien, and Sanxia in New Taipei City. The After-school Care Program aimed at providing a place for those children who suffer from poor academic performance due to family or financial issues. In addition to the support of operation cost, Cathay also provided Financial and Insurance Program at Hualien site to help establish right concept about money for children. Cathay's expenditures in this regard was over NT\$ 1.6 million (US\$ 51,646), benefiting more than 98 local children.



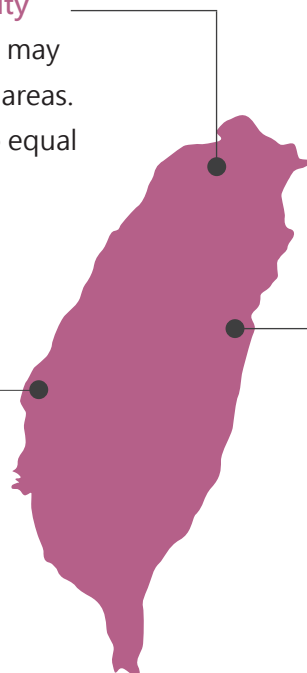
At Hualien's Let Love Fly Tutoring Program, Cathay volunteer Ming-Teh Yang and his colleagues were teaching personal finance to children.

Little Grass Book House, New Taipei City

Under-privileged families in urban area may feel more deprived than those in other areas. Children from this background have no equal access to education resources.

Oyster Shack Village, Yunlin

In this culturally and economically disadvantaged areas, adults normally are engaged in work and there is a high percentage of children who are raised by grandparents or single parents.



Let Love Fly, Hualien

In the remote indigenous country, it is very common that adults have to work and make money outside. A lot of children are raised by grandparents or single parents.

Cathay Backing up Children to Carry Out their Dreams to Change the World

With integrated Group resources, teachers and students were motivated by Dream Come True Documentary Award

Organized by: Cathay Charity Foundation

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



The pounding by the little drummers from Pushin Elementary School amazed the audience, including then Taoyuan City Mayor Cheng Wen-Tsan.

Since its launch in 2013, Cathy's Dream Come True Program has paid out prizes of nearly NT\$ 25 million (US\$ 806,972), supporting 144 schools and more than 3,500 school children. In 2022, twenty schools were selected to participate in the Program, which included Jingshui Girls' Soccer Team and Hope Shine Junior Baseball sponsored by Meifeng Foundation. The challenges for 2022 included the

following fields: sports, art and music, environmentalism and science. Participating teachers and children set up goals and worked hard to reach their dreams.

Dream Come True Documentary Award

Selection process

In 2022, ten teams submitted videos docu-

menting their journeys and an external judge panel selected six videos that touched their heart. The award-winning teams were Puhsing Elementary School (Taoyuan), Taan Elementary School (Taichung), Likang Elementary School (Pingtung), Hushan Elementary School (Yilan), Hokang Elementary School (Hualien), and Iraraley Elementary School (Taitung).

Dream Come True Documentary Award and Award Ceremony on Dec. 27th

To expand the influence of the Documentary Award, the Foundation held the Result Sharing and Award Presentation Ceremony at Cathay's Concept Store. The awardees, judges and Ms. Hsiao-Lu Chu representing Meifeng Foundation all attended the Ceremony. In addition, the stories of these Dream Come True teams were shared in the event. Notably, Hokang Elementary School's teacher Ms. Shu-Han Yang is a TFT partnered teacher. She led a group of indigenous children to pass along Amis culture.

Furthermore, Ms. Wan-Yin Hsieh, the teacher from Orchid Island's Iraraley Elementary School, produced a film "Tao Minions' Extreme Project" which was raved as "a documentary to be broadcast on TV". The film documented the Tao children's challenges in rock climbing, river trekking and walking around Orchid Island.

The video about Puhsing Elementary School's Drumming Team drove many people's tears. The Drumming Team was composed of 30% of under-privileged students and physically disabled students. The team had revived from low points and even won the second

place in the national contest. Now, they said they would work hard to win the first place next year! Please go to Cathay Charity Foundation's Youtube Channel for more videos.

Integration of Group Resources

Internal Integration: Cathay United Bank's Advertisement Department introduced Green Island Elementary School and Lichia Elementary School to join Cathay's online finance program. Thanks to the remote classroom policy due to the pandemic, the schools perfected their online classroom equipment so that Cathay Bank were able to conduct online teaching for children, bringing professional finance education to the remote country.

External Integration: Meifeng Foundation supported the 2022 Dream Come True Program as partner and sponsored Jinshui Elementary School's Girls Soccer Team and Hope-shine Elementary School's Baseball Team. With Meifeng Foundation's support, Jinshui's players got to improve their nutrition and won the third place in the January national competition. Jinshui only spent two years climbing to the national top 3. A promising future is surely waiting for them.



At the Dream Come True Documentary Award Ceremony held at Cathay concept shop, the audience were immersed in the stories as well as the coffee aroma.

Cathay Youth Excellence Scholarship Supports Future Generation

Cathay cultivating Taiwan's new generations for 42 years nonstop!

Organized by: Cathay Charity Foundation, Cathay United Bank Foundation and Cathay Real Estate Foundation



Taipei National University of the Arts' students took photo with the Chairman of Cathay Charity Foundation Diao-Kuei Huang (1st from left).

Cathay has started to provide the scholarships to two groups of awardees since 2016. Each of the Academics Group's awardees who are financially challenged students at high school level shall receive NT\$ 60,000 (US\$ 1,937) for them to mitigate their financial burden. For the outstanding student groups who possess creativity and forward vision to address social issues, the prize is NT\$ 60,000 to NT\$ 200,000 (US\$ 6,456) per group.

For the past 42 years, Cathay has given out financial aids to almost 18,637 groups of students (including individuals and teams) with a total payout of more than NT\$ 213 million (US\$ 6,875,403), continuously providing resources to the future generation and laying a solid foundation for the development of our future society.

The 2022 Cathay Youth Excellence Scholarship went through a strict selection process and gave out a total of NT\$ 7.38 million (US\$ 238,218) to 89 groups of young students: Specific Accomplishment Group (24 individual/groups) and Academic Group (65). Each award-ee was presented with the award money ranging from NT\$ 60,000 to NT\$ 200,000.

Charity recognizes 24 groups of young charity practitioners

The award winners of Specific Accomplishment Group were the young charity practitioners who took real actions in a wide variety of fields. Their efforts included using arts to encourage children with development issues, promoting human right campaign, preventing the senior dementia, youth and seniors creating companionship and legacy, education for remote country's indigenous children, and causes for sustainable environment, such as marine creature conservation, smart and green building project, etc. To apply for Specific Accomplishment requires the ability to submit complete proposals. That was why the 2021 winners for this group were mostly college students. However, it was especially impressive for 2022 that two senior high school students stood out among applicants with their works. Senior high students not only take actions but also take the role for calling for more awareness in public welfare causes. We believe their efforts are soon to bear fruits in many places.

Winner of Specific Accomplishment Group: Taipei National University of the Arts

Approaching the Autism children's inner world with arts

- "We are greatly inspired. Much thanks to Cathay!"

Due to people's lack of understanding about the children with Autism, the students from Taipei National University of the Arts designed art programs to bridge them with the general public. Autism children generally are not good at expressing their thoughts. Therefore, the design of the program requires rehearsal, mock classroom and review. The goal was to let more people know about Autism and build a more friendly and inclusive environment.

Academic Group: Long, Student from Affiliated Senior High School of National Kaohsiung Normal University

- "Cathay gave us a pair of wings to fly."

Long was very thankful. He said the children from under-privileged families can be as capable as others but they lack the resources that could help them shine. Cathay's Scholarship Program is like a pair of wings, helping them to fly high towards their dreams. Through the recognition of the scholarships, Cathay would like to bring a positive force for the awardees to realize their dreams, taking real actions to care about our society and make it a better place.

Encouraging college students to spread love to others

Cathay supports university students' voluntary works to care about under-privileged children

Organized by: Cathay Charity Foundation



National Taiwan University of Science and Technology's Lulala Club member was leading the children to play games for ice-breaking.

Cathay Life Insurance provides long-term support to and encourage university clubs to organize summer/winter camps for remote country children, indigenous children, and community service. Cathay also provides insurance planning service so that their activities were well covered. These efforts also help growing college students' humanitarian spirit and bringing new viewpoints and broad vision through fun activities to the remote country children.

Due to the pandemic, the number of college students who joined the camps dropped sharply in 2022, but Cathay still sponsored and supported 23 clubs from 11 schools including National Taiwan University, supporting 959 college students to do voluntary services. These camps were held in 13 counties and cities including Penghu's Magong, benefiting 3,826 people. The activities included summer camps, community services, voluntary medical service, case visits, and camps for elementary students. The insurance premiums sponsored by Cathay was NT\$ 52,137 (US\$ 1,683).

The Force of Life that Never Holds Back

Cathay encourages young people to grow perseverance

Organized by: Cathay Charity Foundation and Mixed Disabled Troupe

Teenagers can feel confused and fretful in their puberty. Mixed Disabled Troupe's performance inspires these young people through the members' own life stories. Targeting the teenage people, Cathay Charity Foundation has sponsored Mixed Disabled Troupe, the performing group composed of performers of different types of disabilities, to conduct charity performance tour at junior high and senior high schools since 2007. Their gigs aim at promoting the positive values and courage about never giving up on life and about self-motiva-

tion. In each event, one could always see the Cathay volunteers in yellow vest to assist the members accessing the venue. In 2022, Cathay worked with the Mixed Disabled Troupe to conduct seven performances, benefiting 5,000 people.



Director-General of Cathay Charity Foundation Mau-Chih Chung (center) attended the Mixed Disabled Troupe's performance at Yilan Vocational School of Business, providing encouragement to the students.

The Continued Efforts in Cultivating Teachers with Commitments in the Remote Country

Cathay helps building a happy learning environment with equality and companionship

Organized by: Cathay Charity Foundation, Cathay United Bank Foundation, Cathay Real Estate Foundation, and Teach For Taiwan



TFT project focuses on interaction with children in the classroom to improve children's performance and digital capabilities.

In its long-term efforts of responding to the issues of education inequality and urban-rural gap, Cathay has come to realize that "people" is the crucial element that lies in these social and education issues. People are also the most real and urgent needs for the remote

countryside. It takes commitment and long-term focus on remote country education to push for real changes.

Starting from 2017, Cathay has allocated annual investment of NT\$ 4 million (US\$ 129,116) in

teacher training and support system, sponsoring TFT program's 243 young teachers to go to the remote country across Taiwan's eight counties and cities and benefiting more than 6,500 students and the education they received.

More importantly, the ups and downs of the pandemic during 2022 reflected various kinds of impact faced by the remote country's education: entry barriers to digital tools, children staying home without interpersonal relationship, faculty's hardship to adapt to changing protocols, insufficient hardware equipment, poor class management, and lack of support from family side. During the course, TFT members demonstrated leadership, taking students, and even the faculty, to embrace the brand new teaching-learning model. Making online classroom as their priority, TFT also made adjustment to training program and provided digital tool training through collaboration with platform partners so as to enhance project members' digital capabilities. Furthermore, considering some places may encounter difficulties such as insufficient equipment or less than ideal internet connection, or lack of family support, TFT quickly allowed the partner schools to apply for digital devices, non-device digital gears, and emergency funds to make sure all the resources needed arrived on-site as soon as possible. During the pandemic, TFT managed to channel resources in response to the problems that may arise at the teaching frontline.

Facing the constant changes in the world, Cathay and TFT worked together to create a

high-quality education environment and resources for disadvantaged school children in remote corners of Taiwan so that students can enjoy a "fair and happy education environment".



TFT project member Hsiao-Chieh is a homeroom teacher in Fengbin Township, Hualien. She visited each student one by one during COVID to teach them how to use tablets for remote classroom

Cathay Say No to Drug with Against Wind Theatre and Han Dong H.D.A.

Cathay produced anti-drug commercials and documentary to raise the awareness

Organized by: Cathay Charity Foundation

According to the latest statistics from the Ministry of Health and Welfare, one out of every five drug addicts has been exposed to drugs for the first time before the age of 19. There is a fair amount of them who have tried drugs due to insufficient awareness of drugs. Drug use in schools is a major risk affecting children's health and it is highly regarded by the government and the public. To this end, Cathay Charity Foundation integrated the Group resources and carried out diverse anti-drug campaign programs. Cathay Charity Foundation worked with the stunt performing group Han Dong H.D.A. and Against Wind Theatre to conduct anti-drug programs through a variety of performance, dance, play, experience sharing and singing and toured around

Taiwan's junior high schools and elementary schools. From 2021 to 2022, Cathay held almost 100 gigs, reaching to more than 30,000 students.

Young people's drug use is indeed a pressing issue. We believe there is no time to waste. Therefore, Cathay produced two anti-drug commercials and one documentary targeting teachers, students and parents in light of our consultation with experts, scholars and peer groups. The film documented the sharing from drug users, experts and scholars. Cathay also worked with the National Police Agency on anti-drug campaign through the use of the commercials and documentary.



Members of Han Dong H.D.A. took a group photo with Mailiao High School's students for the anti-drug school campaign.

街角遇見 都市中的書香秘境

藝文友鄰 美化身心靈

Organized by: Cathay Real Estate Foundation



Mingren Library is clean, bright and quiet. A good place to study and read books.

Cathay Real Estate Foundation has established nine Lin Yuan Libraries located around Taiwan since 1983 of its establishment. Over the generations, those libraries are still standing to provide abundant collection of books and a bright and quiet place for the public. Children, students, or adults can each find a place in Lin Yuan Libraries that fits their needs. The subscription of magazines in subjects of a wide variety provide people the easiest access to latest trends and new knowledge. Each year Lin Yuan Libraries provide a great variety of talent courses for locals to learn and make things

with their neighbors. People get to enjoy the fun of making and the harmonious relationship in the classroom.

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. Words and knowledge in the books can nurture one's soul, bringing clear thoughts and enlightenment like a good teacher and a helpful friend. Despite the fast-pacing life in modern society, the leisure and ease that can

be found in a library can calm one's mind. A library in the city is like an oasis in the desert, a place where thousands of thoughts get purified.

In-library Courses

Every year, Lin Yuan Libraries hold a variety of talent course, where participants can learn to make handicrafts that are both functional and ornamental, and learn to make food. The courses also develop people's hobbies and interest of life. For the year of 2022, Lin Yuan Libraries offered courses in mosaic collage, flower clay art, baking, children's art, color painting, etc. The colorful mosaic tiles can lead to unlimited possibilities. The painting courses

meet the needs for different age groups. Making the clay flowers is fun and inspiring. Locals get to enjoy the process of making things and share their results.



At Lingya Library's children's art class, children played their unlimited creativity to make fun and colorful paintings.

Lin Yuan Libraries

Location	Name of Branch	Date of Brach 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
	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 Linqun Street, Lingya District

Supporting Adaptive Development for Children and Bringing Momentum to Education

Cathay helps supporting primary level sports for little athletes

Organized by: Cathay United Bank Foundation



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) presented donation to representatives from local education bureaus.

Nourishing Children to Grow Up

To "grow a big tree from a shoot", Cathay United Bank Foundation has continued its focus in children's right to education. The Elevated Tree Program, a cause that commenced in 2004, aims at supporting underprivileged children who have financial difficulty or encounter major issues in their families for them to go to school without worries.

In addition to providing schooling grants, the Elevated Tree Program also extends its focus to sports. In 2022, the Program donated funds to 1,169 junior high schools and elementary schools located across Hsinchu, Miaoli, Taichung, Changhua, Tainan, Pingtung, Hualien and Taitung, benefiting 8,200 people. Moreover, the Program supported 32 sports teams to play in games, purchase gears and conduct training sessions. Cathay also sponsored the

Sunrise Village Cup National Junior Football Game through the Program. Over the 19 years, the Elevated Tree Program has never stopped its endeavors. As of today, the Program has donated NT\$ 280 million (US\$ 9,038,089) and supported more than 260,000 under-privileged children to go to school.

Cathay United Bank Foundation held the donation ceremony on Oct. 12, 2022. In the ceremony, Nanao Elementary School's little players (winning the championship in Finland's Delfin Basket Tournament Tampere) and Jianshi Junior High School's judo team members (winning 4 golds and 1 bronze in National High School Games) were invited to share their reflections on the stage. Their efforts and achievements in sports lifted their confidence, focus and perseverance, which is especially impressive!

Cathay supports primary level sports for little athletes to shine on the world stage.

The 2022 Elevated Tree Program sponsored 32 teams, including Yilan's Nanao Elementary School (winning the championship in Finland's international basketball tournament), Kaohsiung's Jhong-Jheng Elementary School (winning second place in 2022 Pony League Junior Baseball World Series), and Jianshi Junior High School (winning 4 golds and 1 bronze in National High School Games). According to Chairman Roger M.H. Lee of Cathay United Bank Foundation, by sponsoring the school sports, the Elevated Tree Program provided funding to support their cost in enrolling the games, gears, and training. These support would help the students to raise

their disciplines and team spirit and increase their confidence through the participation in sports contests at home and abroad. They would be able to feel the public support and move on to their dreams.

Among the members who received the support, a lot of them came from under-privileged or single parent families, or they were 2nd generation immigrant or raised by grandparents. Their coaches oftentimes need to play



Sponsored by Cathay, Nanao Elementary School's basketball team won championship in the 2022 Delfin Basketball Tournament Tampere in Finland.



Sponsored by Cathay, Jianshi Junior High School's judo team won 4 golds and 1 bronze in 2022 National High School Games.

the role of a parent. The sports teams are like the second home to these children. When there is shortage in funding, coaches have to find money. For example, the winning team of Jhong-Jheng Elementary School in Pony League experienced the hardships of fundraising. Their coach said he once felt so frustrated about fund raising. Right at the time when it learned about these children's difficulty, Cathay United Bank Foundation initiated planning and assessment and completed the sponsoring process within one month. Eventually, Jhong-Jheng Elementary School made it to the US and snapped the second place with three wins and one loss.

Jianshi Junior High School's judo team, or the so-called "the gold medalists in the tin house", had to bear the difficult conditions in a tin house to do the training and practices. The members' judo suits have been reused and passed on for years (some even older than 10 years) and become ragged. With the support from the Elevated Tree Program, these young judo athletes got to wear new suits and keep practicing and fighting for the unlimited possibilities for their life.

Cathay United Bank Foundation has sponsored Sunrise Village Cup National Junior Football Cup for six consecutive years, making it the international game that all Taiwanese soccer teams are eager to play in. In the 2022 event, 24 teams traveled a long way to Taitung to play the games held at Fengli Elementary School. With the spirit of caring the under-privileged children in the remote country, Cathay United Bank Foundation would like to support these

children to explore their future!

Special curriculum helps develop children's competitiveness

In order to help children cultivate diversified learning, improve competitiveness, shorten the gap between urban and rural areas, and promote the concept of sustainable development and lifelong learning, Cathay sponsored Changhua's Siang Tian Elementary School to do buffalo painting to create local rural characteristics, and sponsored Pingtung's Checheng Elementary School a song for their hometown. Also, Cathay sponsored Yunlin's Gukeng Elementary and Junior High School to carry out recycling program, using coffee ground to produce new stuff.

Charity Partners Making Contribution Together

The managed Tien-Tsai Liao and Gan-Ci Liao Memorial Fund also supported Elevated Tree Program by sponsoring the collection fees and lunch fees for the students from Gueishan Elementary School and Taoyuan Elementary School in Taoyuan City. In 2022, the Fund had donated over NT\$ 730,000 (US\$ 23,564), benefiting 258 students.

Cathay Sponsors the 46th National Oil Painting Contest and Exhibition

Driving Kindness with the Force of Art

Organized by: Cathay United Bank Foundation



At the opening and award presentation ceremony of the 46th National Oil Painting Exhibition, Chairman of Cathay United Bank Foundation Roger M.H. Lee (central in front row) took photo with the Curator of Sun Yat-Sen Memorial Hall Lan-Sheng Wang (4th from left in front row), the Oil Art Society's Chairman Yung-Fu Yang (5th from left in front row) and participating artists.

The Opening and Award Presentation Ceremony for the Oil Painting Contest Exhibition was opened by Mr. Yung-Fu Yang, the Chairman of Oil Art Society, and attended by Mr. Roger M.H. Lee, the Chairman of Cathay United Bank Foundation, awardees and many artists on Aug. 20, 2022 at the Bo-ai Gallery of the Dr. Sun Yat-sen Memorial Hall. The year of 2022 marks the fifth consecutive year that Cathay United Bank Foundation provided exclusive sponsorship to the Oil Art Society's contest. More than one hundred pieces of works made it a brilliant event.

Cathay United Bank Foundation hopes

that this event could attract more artists to play out positive force of oil paintings.

Many public events or exhibitions had been postponed or canceled during the pandemic. However, artists still kept creating works. The 2022 event received 131 pieces of works, a whopping increase of 58% if compared with last year. These works also brought in a great variety of styles to the contest. According to the Chairman Roger M.H. Lee, oil paintings not only can bring people the enjoyment of a visual feat but also have the healing power. He hoped that Cathay's sponsorship in art events could help discover more artists and encour-

age their creation. It was also a good opportunity to invite the public to come to appreciate these great works by local artists and have the sense of art's positive force.

In line with Cathay United Bank Foundation's aspiration, many artists conveyed positive energy through their works. In the Gold Prize-winning work "Rebirth", the creator Ching-Yuan Kao depicted the little girl's expectant look with accurate sketch and skilled color application to express how much people long for the relief of the pandemic and the return of the good old life. The artist conveys a hope that echoes to the current situation, which is very healing to the viewers.

Cathay United Bank keeps supporting local artists

Cathay United Bank Foundation believes that our society is in need of more humanistic care and cultural construction. Therefore, it has been committed to various art events and charitable promotion. Cathay has sponsored the National Oil Painting Contest and Exhibition, and provided attractive prize money to winning artists as well, as a way to encourage more their participation. Since its establishment in 2000, the affiliated Cathay United Art Center has worked with numerous members of Oil Art Society and kept many of their works in its collection. The Art Center aims at discovering more new generation artists and promoting art development.

When charity meets art: the Elevated Tree Program and the derivative Charitable Painting Exhibition

In addition to its focus on art development, Cathay United Bank Foundation distributes equal focus on the equality of children's rights to education. In its 19th consecutive year, Cathay United Bank Foundation launched the Elevated Tree Program to support the under-privileged children and the remote country children to go to school. Starting from 2018, the Foundation has combined the charity cause with art and launched the Charitable Painting Exhibition where the Foundation invited artists to create works for charity sale. The Exhibition was opened on Oct. 15, 2022 in the Cathay United Art Center. "Happiness is bringing happiness to others", stressed by Chairman Roger M.H. Lee once again. Going forward, we will continue to reach out to different communities and connect the kindness from all walks of life, making our best efforts for a better society.

Cathay United Bank Foundation and Amateur Artists Support the Remote Country

The 2022 Elevated Tree Program----Charitable Painting Exhibition

Organized by: Cathay United Bank Foundation Affiliate Art Center



At the opening of the first round 2022 Charitable Painting Exhibition, Chairman of Cathay United Bank Foundation Roger M.H. Lee (3rd from right in back row), COO of Cathay United Bank James Wu (1st from left in back row), Chairman of Tainan Art Museum Hsien-Fa Su (2nd from right in back row), Chairman of Oil Art Society Yung-Fu Yang (3rd from left in back row) took photos with artists and guests.

Cathay United Bank Foundation has extended long-term commitment to disadvantaged children's schooling and their rights to education. Over the past 19 years of its conduction, the Elevated Tree Program has received many charity partners' support along the way. The 2022 Elevated Tree Program----Charitable Painting Exhibition orga-

nized by the Foundation was opened on Oct. 15 with 67 artists, a record high for the event, showing their 192 pieces of works at the Cathay United Art Center.

The showing artists included: Shu-Fen Wang, Cheng-Po Ping, Chia-Jung Pai, Yen-Chiu Wu, Pi-Hui Lu, Su-Li Sung, Ming-Ching Li, Hsiao-

Li Li, I-Ching Chou, Mei-Hua Chou, Wei-Min Chou, Ming-Nan Lin, Yi-Chen Lin, Pao-Chu Chiu, Li-Chung Shi, Yu-Hsuan Hung, Hsin-Hao Sung, Ying-Shan Shi, Kuang-Hsia Hsu, Chi-Mao Yuan, Chuen-Sheng Ma, Shu-Yun Chang, Tze-Yen Chang, Ya-Mei Chang, Pi-Yu Chang, Hsiou-Mei Hsu, Chiu-Yu Chen, Mei-Hua Chen, Shu-Ling Chen, Hui-Min Chen, Pi-Lan Chen, Li-Ling Chen, Li-Li Chen, Pi-Li Yu, Mu-Ching Min, Yue-Ju Huang, Li-Yu Yang, Ying-Kuei Liu, Chiu-Chi Liu, Teng-Keui Liu, Shau-Ho Ou, Lu Ouyang, Shu-Ju Cheng, Li-Ying Hsiao, Min-Hui Hsieh, Jin-Ling Lan, Fu-Feng Tan and Wen-Jui Su, and three group members: Mountain's Primary Color, Happiness Studio, and King Century Association. Many of them were eager to support charity and had joined this even for the second or even the third time. All the proceeds from this event combined art and charity were used to help the under-privileged children and re-

mote country children.

The Elevated Tree Program---Charitable Painting Exhibition was first launched in 2018. It is a charity event where a group of amateur artists under Cathay United Bank Foundation's recruitment donated their works as gifts to the donors who support the Elevated Tree Program. The 2022 Elevated Tree Program---Charitable Painting Exhibition was the third event for this event that is scheduled to be held every other year and each event lasts with three rounds of exhibitions. "Happiness is bringing happiness to others". The forces from the three parties of corporation, artists and the public were combined together to deliver the concept of "paying back" and achieve the goal of charity for under-privileged children to go to school without worries.



At the opening of the second round 2022 Charitable Painting Exhibition, Chairman of Cathay United Bank Foundation Roger M.H. Lee (5th from right in back row), Cathay United Bank's Senior VP James Wu (4th from left in back row), and Chairman of Oil Art Society Yung-Fu Yang (5th from left in back row) took photos with artists and guests.

2021 Cathay Arts Festival (Jan. 4 - 17)

Emerging Artists Exhibition

Organized by: Cathay United Bank Foundation Affiliate Art Center



The exhibition venue of 2021 Cathay Arts Festival- Emerging Artists Exhibition

The Emerging Artist Exhibition as part of Cathay Art Festival that has been held for 21 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 2021 Cathay Art Festival – Emerging Artists Exhibition started recruiting contestants since August and entered into deliberation in November. The 2021 Exhibition received more than 200 pieces of works to run for the competition. The total amount of prize money was NT\$ 320,000 (US\$ 10,329) and the Gold Winners for College Group and Senior High School Group each won NT\$ 60,000 (US\$ 1,937) and NT\$ 50,000 (US\$ 1,614) respectively. The attractive prizes had encouraged many great contestants to join the event.

From the interview with winners, we learned that each winner regarded highly of the honor of being selected into the Emerging Artist Exhibition. A lot of non-art students took much efforts to fight for an opportunity to show their works. Serving as one of the judges in the contest, the Chairman of Tai-Yang Art Association praised that the Emerging Artists Exhibition attracts high quality works each year, and judges need to deliberate rather prudently to select outstanding works. Emerging Artists Exhibition is an encouragement and driving force for the next generation's prospective artists.

Furthermore, the 2022 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 in January, 2022, for people to know more about these young artists of Taiwan's next generation.

Color Painting of Happiness

(Feb. 12 - 26)

Hsing-Hui Hsu's Oil and Color Ink Solo Charity Exhibition

Organized by: Cathay United Bank Foundation Affiliate Art Center



Artist Hsing-Hui Hsu standing in front of the info board at the exhibition.

Hsing-Hui Hsu's Oil and Color Ink Solo Charity Exhibition is Hsing-Hui Hsu's first solo exhibition. In order to realize her dream while she was young, the art lover decided she would keep learning even she became old. The exhibition was a brand new challenge that she gave to herself. She loves to paint freely using all kinds of colors. From palette to canvas, she spills, layers, and stacks colors to enjoy the ever-changing rendition of color dancing and collision among her flowers, mountains, ocean and sky. "Flowers" can be elegant and charming with hundreds of countenance, and gorgeous and delicate at the same time. "Scenery" can be the blue ocean against clouds tinged with sunset hues, or it can portray the serene

lakes, mountains, and hills. The joy of playing with colors is self-satisfying and enchanting. To embrace unlimited beauty and freedom is the gift which she gets from painting.

The self-taught artist says that she may not be able to fully interpret the beauty of nature and the vitality of the living world, but she has long been immersed in the fun and happiness of painting. She used the time during COVID to review her works. She compiled select works to an album and put them into an exhibition. She would like to share the joy of painting with everyone, and take this as a gift for the milestones in her life.

Songs of Four Seasons (Mar. 5 - 26)

Eleven Artists Joint Exhibition for Gratitude

Organized by: Cathay United Bank Foundation Affiliate Art Center

In the March of early spring, Cathay United Art Center held Songs of Four Seasons: Eleven Artists Joint Exhibition for Gratitude. With winter slowly fading away, the change of seasons would paint new colors to the nature and all the living creatures. With gratitude, one shall treat every day and every person nicely.

A painting can be like a poem or a symphony, sometimes tender and sometimes passionate. By constantly creating and investing their own emotions, artists can create poetic and joyful works for everyone to appreciate. The featuring eleven artists were experienced creators, including Te-Min Chang, Mei Chao, Chiu-Chi Liu, Yen-Chiu Wu, Hsin-Hao Sung, Hsiao-Li Li, Shu-Ling Chen, Pei-Yun Feng, and Shau-Ho Ou. The artist Te-Min Chang has been creating and teaching for many years. Under Chang's guidance, the featuring artists

learn together and appreciate and interact with each other. Each work shines and glows with its own creator's distinctive style.

As the Buddhist Master Sheng Yen says, with maturity, there are no cares about the past; with intelligence, there are no doubts about the present; with an unobstructed mind, there is no worry about the future. We believe each person is born with the emotion of gratitude. In addition to thanking our parents for giving us life, we should also give thanks to the people who help us along the way for taking us to the glamour of our lives. Songs of Four Seasons: Eleven Artist Joint Exhibition for Gratitude was held with much of the artists' gratitude. They share joy with their brushes and spread the seeds of life through their works.



Chairman of Cathay United Bank Foundation Roger M.H. Lee (6th from right) took photo with the participating artists at the exhibition Songs of Four Seasons: Eleven Artists Joint Exhibition for Gratitude.

Joy to Self and Dialogue of Time and Space (May 7 - Jul. 2)

Pei-Lin Chiu's Exhibition

Organized by: Cathay United Bank Foundation Affiliate Art Center



At Joy to Self and Dialogue of Time and Space: Pei-Lin Chiu's Exhibition, Pei-Lin Chiu (4th from left) took photo with former Taipei City Mayor Wen-Je Ko (4th from right), former Taoyuan City Mayor Wen-Tsan Cheng (3rd from left) and guests.

Pei-Lin Chiu's works are full of colors and power. Her works in landscape, stills, figures or other themes are highly impressive, making people hard to believe she has only painted for about three years. Although Pei-Lin Chiu, the managing director at ETtoday, called herself only an amateur, she actually had gained recognition in professional competition. "Senses of Autumn" (which paints aspen trees) was awarded special mention in the 9th Taiwan Arts Award. "Blooming of Innocence" (which paints the Bunon girls in children's choir) gained the top prize of the 21st Exhibition for Taiwan's International Art Association.

Pei-Lin Chiu who had shown in joint exhibitions many times finally got to hold her first solo and charitable exhibition: Joy to Self and Dialogue of Time and Space in May at the Cathay United Art Center.

Innocence in mind leads to truth, goodness and beauty in works

For Pei-Lin Chiu, painting is very healing. She paints her true self on canvases, bring joy to herself and others. About three years ago, Chiu saw a beautiful oil painting in a friend's house, and she decided to start painting. "Painting makes me feel happy and calm," said she. She

often stays in her studio for seven hours without getting out. As a perfectionist, she wants to do everything to the best, and painting is no exception. Chiu has evolved from a layperson knowing nothing about painting to a well-established artist who can delicately control all the details such as the dimension adaptation, layers, colors. During the course when she learned painting from Te-Min Chang, she improved her skills and came to realize many precious lessons about life. When talking about the late master who enlightened her path to art, Chiu's words were full of gratitude.

All of the proceeds from Joy to Self and Dialogue of Time and Space were donated for charity.

"You have to paint things that you like. Then you would only create works that can reach other people's heart." The wise words from her master pushed Chiu to create the "Fat Beauties" series inspired by Tang Dynasty's pottery lady figurines. She looked through lots of books to verify that period's women clothes, hair and accessories. She delicately paints their chubby face, almond-shaped eyes



The exhibition venue of Joy to Self and Dialogue of Time and Space: Pei-Lin Chiu's Exhibition.

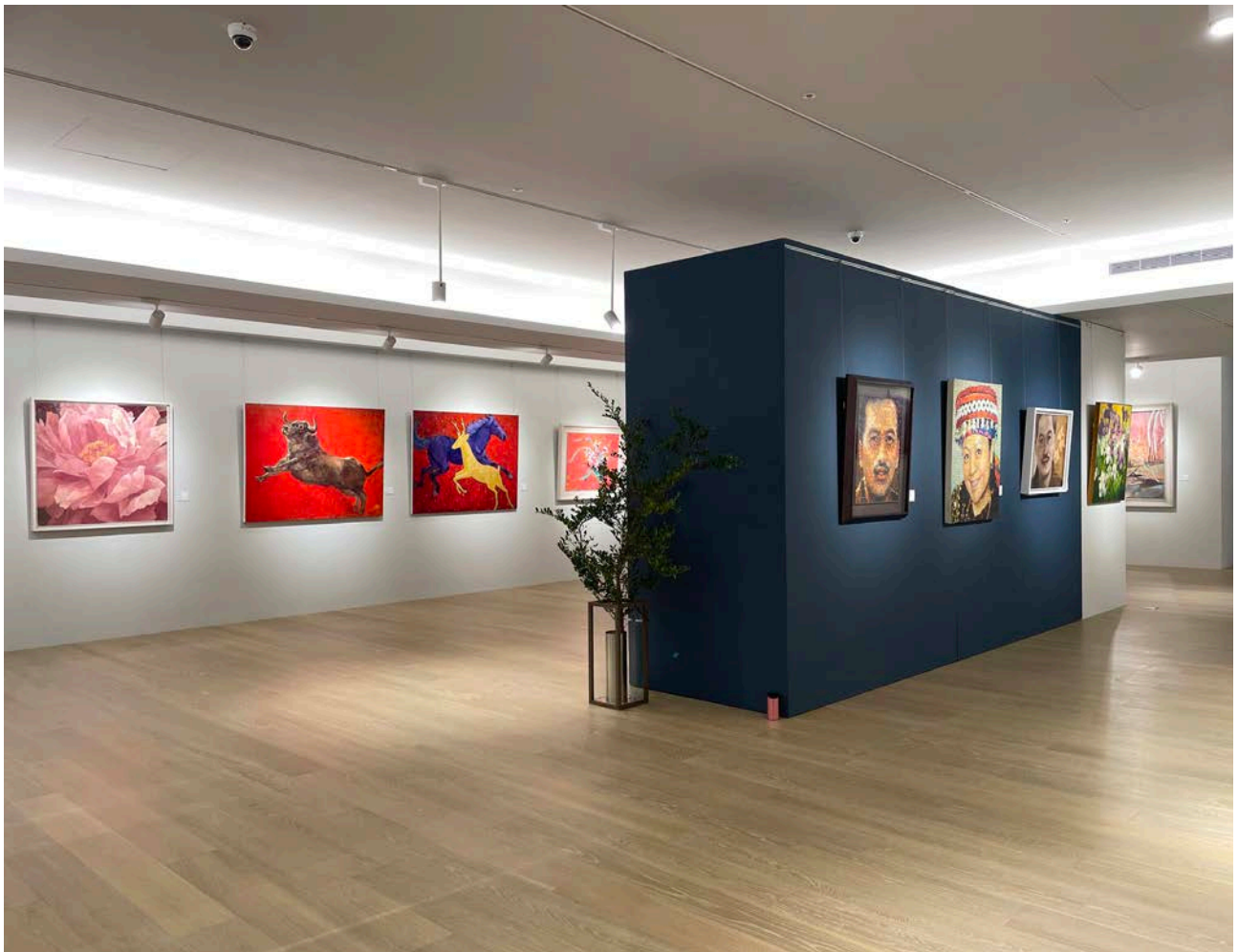
and slender eyebrows, and tiny lips. Each of the "Fat Lady" wears unique vibe and facial expression. Some of them sit, some stand, some hold instruments in their arms, and others look preoccupied under blooming trees. It feels that these beautiful Tang ladies seem have gone through time and space, telling their stories with a transformed new look. "Blooming of Innocence" paints the portrait of a Bunun girl in the indigenous children's choir. The girl in the painting has bright eyes and an innocent smile. According to Chiu, Vox Nativa Taiwan has devoted to improve indigenous children's education and pass on the indigenous culture. She wants more people to see these talented kids and their difficulty through her paintings.

The Exhibition of Joy to Self and Dialogue of Time and Space included almost 40 works of three series of Blooming of Innocence, Fat Beauties and Light and Shadow and one work by Master Te-Min Chang. "My father was always my strongest support. He loved me and tolerated everything about me." Chiu's father passed away in 2020. Looking at the photos taken with him at the joint exhibition in the past, she was overwhelmed by emotions and memories. Growing up, she had received lots of influence from her father's words and deeds. Now, she is full of gratitude, often reminding herself to give back to the society with what she has taken from the society. All the proceeds from this exhibition were donated to Vox Nativa Taiwan and Chuang-Huan Chiu's Cultural Foundation.

2022 Te-Min Chang and Pei-Yun Feng's Duo Exhibition (Jul. 9 - Jul 30)

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Organized by: Cathay United Bank Foundation Affiliate Art Center



The exhibition venue of 2022 Te-Min Chang and Pei-Yun Feng's Duo Exhibition

Te-Min Chang, the god son of Master Pu Hsin-Yu, passed away in Taipei at age of 80 last year. Chang's disciple Pei-Yun Feng followed his wish, holding 2022 Te-Min Chang and Pei-Yun Feng's Duo Exhibition at the first anniversary of his death.

Te-Min Chang was born in Chechiang, China. He graduated from the Fine Art Department in Guadong Liberal College. Te-Min Chang's father was Tsung-Yao Chang, the secretary and butler of Pu Hsin-Yu, the late Qing Dynasty's famous artist. Te-Min Chang, when he was still a

child, drew a fish on Pu Hsin-Yu's desk and was raved by Pu. Since then, Te-Min Chang determined to become a painter when he grew up. Later, upon his parents' arrangement, he completed the rituals and became Pu's god son. Te-Min Chang loved to draw fish. The fish he drew swim freely with ease. In 1979, Te-Min Chang moved to Hong Kong from Guanzhou, China, and further moved to Taiwan in 1990. At the age of 50, he started taking disciples to teach painting.

When commenting on Te-Min Chang's art, Shaozheng Hou, the famous Hong Kong artist, said, "You need to be obsessed about things to be able to paint things with souls. That is exactly how viewers feel about Chang's paintings. He gives intense visual tension in his forest, lotus pond, golden carps, flowers.... Very impressive." Hong Kong's Chinese University and Baptist University's guqin instructor Sidi Su also gave praises to Chang's works: His innate talents combined with his accumulative cultivation throughout the years have formed a propelling force from inside out and thus achieved his works. This is not something happening by chance."

Pei-Yun Feng was born in Yunlin. She graduated from Shi Chien College and went to Paris for short-term study in 1986. Feng had learned from Te-Min Chang for more than a decade. "What Master Chang taught me was not to paint what you see from your eyes, but to paint what is conceived in your mind. This is called the imagery. The traditional aesthetics is reflected by imagery", said Feng. In memory of

the late master, "I would like to walk through the path he used to take, to see the sceneries in his paintings and to go to the places where he liked to do sketches".

The 2022 Te-Min Chang and Pei-Yun Feng's Duo Exhibition showed 47 oil paintings, including Te-Min Chang's 21 works on the themes of flowers, fish, figures, stills, landscape and creative combinations, and Pei-Yun Feng's 26 pieces of works on flowers, animals, and sketches.

Warmth Palette (Aug. 6 - 27)

Shu-Ling Chen's Oil Solo Exhibition

Organized by: Cathay United Bank Foundation Affiliate Art Center



Shu-Ling Chen posed in front of her paintings at Warmth Palette: Shu-Ling Chen's Oil Solo Exhibition.

In this solo exhibition, Shu-Ling Chen wanted to present warm and beautiful pictures to the audience through her palette and brushes. She integrated the Eastern ink lines and Western structures and colors to combine realism, im-

pressionist and abstract expression. By bridging the East and the West, Chen intended to present a new kind of aesthetics through her style.

In terms of the subjects, Chen preferred all

kinds of flowers, such as the gorgeous roses, refreshing lilies and fragrant jasmines, each presenting its own character. What she loved the most is peony. In the Eastern aesthetics, peony represents elegance, luxury and prosperity. She tried to use colors and lines to deconstruct and re-interpret peonies. By using the experience of Chinese ink painting to bring western colors into new abstract elements, she set free the colors and achieved the spiritual level of art.

Breaking through for new level of art

Deep down in her memory, Shu-Ling Chen always remembers spending time with her mother washing clothes by the river when she was a child. Even though she had traveled to many places in the world, she still has a place reserved in her mind: Taiwan's beautiful mountains. Chen is in love of Taiwan's 100 peaks. Standing upright on the island, the heroic appearances of these mountains can be seen from any where in Taiwan. With tenderness and fortitude, they are magnificent but not belittling, which so much echoes to the characters of Taiwanese: positive, humble and resilient. Intending to make a special interpretation, Shu-Ling Chen broke the traditional framework by applying surreal and image segmentation skills, and boldly incorporating Chuck Close's gridding style to express the concept in her paintings. The subjects of each painting were depicted into countless gridded images, looking lifelike from afar but not so much up-close. Her works, as a result, seem to switch between being real and surreal. Especially, those majestic mountains were infused with ethereal and zen elements. Chen looked forward to touching the heart of viewers while she

sought to reach new level in art.

Looking back, Chen felt that she had reached the point where she could knock on the door but hadn't yet stepped into the temple of art. She gave thanks to many of her teachers at different stages of life. She had benefited much from them. She also expected herself to keep moving forward so as to paint her life into a beautiful picture.

Hidden Treasure (Sep. 3 - Oct. 1)

Master Collection of Taiwanese Art

Organized by: Cathay United Bank Foundation Affiliate Art Center

Since its establishment in 2000, Cathay United Art Center has unwaveringly upheld its mission, building the best platform for Taiwan's artists. As of now, it has successfully supported numerous internationally known creators, putting together a wonderful chapter in the history of art.

For the Hidden Treasure: Master Collection of Taiwanese Art, Cathay United Art Center invited the collectors who have supported the Art Center for over two decades to show their selection of Taiwanese Art from their collection. The exhibition showed the key paintings of the Art Center's exhibitions throughout the years, and representative works by many important local artists. Some of Hsiaofang Kiln and Tsung Jen Tang's early porcelain works which were already out of print were showed in the exhibition, too. The exhibits closely clung to the development trajectory of Taiwan's youth and middle-aged artists with clear context.

Many years ago while the Art Center was at its Dunhua North Road location, the collection items were sought by many art lovers in an exhibition of this kind. Therefore, the Art Center organized an exhibition again to display these hidden treasure again, presenting the selective masterpieces of Taiwan's mid-aged artists to the public.

The Hidden Treasure exhibited about 70 pieces of oil paintings, Hsiaofang Kiln's works, out-of-print sculptures and lacquer art. It was a feast of beauty.

Art Talk Lecture Series and Discussions for Exhibition

Free lectures bring people closer to art.

Organized by: Cathay United Bank Foundation Affiliate Art Center



Mongolian and Tibetan Cultural Center's Director Yu-Chen Kao spoke on Art Master of Life Aesthetics series.

In order to promote art education, the Art Center conducted Art Talk Lecture Series for free during the evening time at the venue. In 2022, six lectures were held, spoken by the artist Yung-Fu Yang and Mongolian and Tibetan Cultural Center's Director Yu-Chen Kao. The Art Center also organized two discussions for exhibitions, hoping to provide the general public with the access to art education and attract people to appreciate art.



The speakers at the First Discussion for Joy to Self and Dialogue of Time and Space: A Collector's Reflection

2022 Art Talk Lecture Series:

Six Art Lectures

	Date	Topic	Lecturer
1	4/13(Wed)19:00	Art and Life I: Normal like Breathing the Air	Artist Yung-Fu Yang
2	5/18(Wed)19:00	Art and Life II: the Vitality of Life	
3	6/15(Wed)19:00	Art and Life III: Living in Art	
4	10/12(Wed)19:00	Art Master of Life Aesthetics I: Sanyu's Art: Joy in Appearance	Mongolian and Tibetan Cultural Center
5	11/16(Wed)19:00	Art Master of Life Aesthetics II: Meet Me in Paris: Chang Dai-Chien and Sanyu	Yu-Chen Kao
6	12/14(Wed)19:00	Art Master of Life Aesthetics III: The Immortal Vincent van Gough	

Two Discussions for Exhibitions

	Date	Topic	Lecturer
1	6/11(Sat)19:00	First Discussion for Joy to Self and Dialogue of Time and Space: A Collector's Reflection	Frank Huang, Chairman of Powerchip Semiconductor David Cheng, Chairman of Concords Securities
2	6/18(Sat)14:00	Second Discussion for Joy to Self and Dialogue of Time and Space: The Art in Metaverse World	Ta-Chien Sun, Director of Blockchain Application and Development Institute

Art Albums, Calendars and Souvenirs

Cathay held charity bazaars to raise funds for underprivileged children

Organized by: Cathay United Bank Foundation Affiliate Art Center



Art Calendars, Charity Painting Album and products for charity sale

The 2023 Art Calendar titled Discover Happiness in Flowers was produced with the works of six artists including Hsien-Fa Su, Yung-Fu Yang, Jung Lin, Jen-Shan Lin and Shu-Hui Yang by Cathay United Art Center. Each picture features the most heart-touching sceneries through the strokes of fullness. Blooming flowers demonstrates the sense of confidence and the lushness of the earth. At the same time,

the Art Center produced the album for the Charitable Painting Exhibition and Art Note Books for charity sales. The proceeds from the sales were donated to support underprivileged children's education.

Cathay's Long-term Initiative to Protect the Earth

Cathay Charity Foundation joined by Taipei City Government and the British Office to plant the native plants

Organized by: Cathay Charity Foundation

On Mar. 12, Cathay worked with Taipei City Government, the British Office and UnaBiz to celebrate Arbor Day by planting Taiwan's native Formosan ash trees (*Fraxinus formosana* Hayata) at Grand Hotel's Blue Magpie Garden. In addition, the event of tree-planting also meant to celebrate Cathay's 60th anniversary and the late Queen Elizabeth II's Platinum Jubilee in 2022.

Throughout its 60 year journey in Taiwan, Cathay has committed to support its customers like a big tree and such image has been rooted in many people's heart. On Mar. 12 Arbor Day, Director-General of Cathay Charity Foundation Mau-Chih Chung was joined by Tai-Chu Chou from Taipei City Government, John Dennis from the British Office, and UnaBiz's Chairman Shang-En Chiu and President Cheng-Han Ho to plant trees symbolizing the history. Cathay's 50 volunteers and policyholders also joined this meaningful event and planted 150 seedlings, which would benefit our efforts of CO2 reduction and environment protection.

Cathay has been holding tree-planting events non-stop over the past years. Ever since the year of 2011, Cathay has worked with local

governments and environmental organizations to carry out the Story Tree Program, in which Cathay volunteers would plant trees with local communities. As of 2022, Cathay has held 75 tree-planting events and planted about 90,000 trees for the past 12 years. These real actions have helped creating green communities and raised people's awareness for protecting our environment.



In the 2022 Tree-planting event held at Grand Hotel's garden, Representative of the British Office John Dennis (left), Director-General of Cathay Charity Foundation Mau-Chih Chung (center), and UnaBiz's President Cheng-Han Ho (right) posed for a photo.

Cathay Supports Medical Professionals against Covid

Cathay sponsored 14,000 sets of bath amenities for medical professionals

Organized by: Cathay Charity Foundation

In June 2022, the confirmed Covid cases increased. Cathay Charity Foundation purchased products from Joyce Polio Care Association and Sheltered Workshop for the Blind and donated nearly 14,000 sets of bath amenities to the medical professionals working at the front line. There were 32 medical institutions, including Taipei Municipal Hospitals, Taoyuan General Hospital, Taichung Veterans General Hospital, Pintung General Hospital, and Taitung Christian Hospital, which received the donation. This deed provided support to our hard-working medical professionals, and also

helped the shelter workshops weather the low sales during Covid with doubled social impact.

"Happiness is bringing happiness to others". Throughout the six decades, Cathay Charity Foundation has held on to such spirit unwaveringly in its operation. With the Group's integrated resources, the Foundation called on its volunteers located around Taiwan to provide care and support to the nurses at public hospitals.



Taipei Hospital's nurses took a photo, showing their appreciation to Cathay Charity Foundation's amenity gift sets.

Tree Buy Shopping Gathers Donation of Rice

Cathay Hotel donated mooncakes to the children in remote country

Organized by: Cathay Charity Foundation



Changhua County's Deputy Magistrate Tian-Fu Lin gave thanks to Cathay Charity Foundation for helping Joyce Polio Care Association establish online shopping business for their products.

For the Mid-Autumn Festival, Cathay Charity Foundation supported Joyce Polio Care Association and added the eco-friendly rice (grown at Erlin, Changhua County) at its affiliate Tree Buy Shopping platform. The project recruited 300 purchases and the rice was then earmarked and donated to the low income households in Changhua County.

On the other hand, Cathay Charity Foundation worked with Cathay's hotel business to donate 400 boxes of mooncakes to institutions in the

remote country, including Yisheng Elementary School and Paling Elementary School in Taoyuan, Napa Elementary in Tainan, and Chuhou Elementary School in Kaohsiung on Sep. 2, 2022. At the same time, the Directors of Cozzi Blu Hotel's Taoyuan Branch, Tainan Hsimen Branch and Kaohsiung Chungshan Branch also came to these schools in person to present the donation and show their support to the children.

Cathay Spreads Love to Remote Country

Together with local volunteers to spread the power of kindness around Taiwan

Organized by: Cathay Charity Foundation

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

During the recent years, a lot of events had to be canceled due to the pandemic. Nevertheless, Cathay Charity Foundation still insists providing support to the remote country. With reactions, Cathay shows its care to the remote country children and carries out its corporate social responsibility for the sake of sustainable development. Under his leadership, Chairman of Cathay United Bank Foundation Roger M. H. Lee, along with Cathay's executive managers and volunteers, participated in the Winter Warmth Program in person, spreading our care to the remote country elementary schools for all the children and adults to feel the warmth. By doing so, Cathay intended to raise the public's awareness about the remote country children's situation. At the same time, Cathay also hoped that these children could go to school without any worries and could pay back to the society when they grow up.

Since 2002, Cathay Charity Foundation's staff have full-heartedly responded to the company's appeal by supporting the Winter Warmth Program altogether. From donating money, preparing for the events, to going to the remote country to deliver the goods to the children, they spare no efforts just to pass on care and warmth to the children. Many of them say

this is the most meaningful cause throughout the year.

Cathay's Winter Warmth Program has lasted uninterruptedly for 21 years. The 2022 Program included 108 events held in two terms: Dec. 1 to 30 of 2022 and Jan. 7 to 9 of 2023. The Program delivered Cathay staff's kindness to many places around Taiwan, benefiting over 8,800 children from 112 elementary schools in the remote country.

By integrating its corporate resources and business expertise, the Foundation calls on local volunteers and commits in Diversified Welfare Services for actions and services being carried out locally and kindness spread to the remote place in Taiwan. Winter Warmth Program can incorporate individuals' kindness and make it shine during the winter season.



The 2022 Winter Warmth Event held at Jinmei Elementary School in New Taipei City brought lots of happiness to their teachers and students.

Cathay Mobilizes People to Donate Blood amidst Covid

New record of 70,000 bags of blood for 2022

Organized by: Cathay Charity Foundation

Co-organized by: Cathay Real Estate Foundation

The sweltering summer heat that prevented people from going out, plus people's concerns about the pandemic, resulted in the low levels of stock at blood banks. To address the issue, Cathay Charity Foundation mobilized its volunteers to join the national summer blood donation campaign and called for its staff, customers and the public to join the cause even amidst the pandemic.

The 2022 blood campaign held 660 events around Taiwan and achieved a record high result by raising 70,168 bags of blood. Over the past 23 years, Cathay has accumulatively collected 559,991 units of blood (or 139,997,750 ml), becoming Taiwan Blood Service Foundation most powerful partner in charity.

Cathay Life Insurance's Chuan-chao-kao liaison office worked with Kaohsiung Blood Donation Center with the goal of raising blood for the front line and for the emergency. With a great result of over 5,000 bags of blood, the manager Ming-Ho Tsai said, "Helping others by donating blood has become a central cause for us. This event will be a long-term charity cause at our team".

Throughout the past 23 years, Cathay Charity Group has made the record in which its recruitment over 60,000 for three years in a row. Cathay's commitment to the cause has won the honor from Taiwan Blood Services Foundation for 21 years consecutively. A bag of blood may save another person's life. Blood donation has become the DNA for each Cathay people.



At the blood donation event held by Chuanhsinhua Team, many people were waiting in the lines to do good things.

Envisioning a New Kind of Senior Life at Cathay Happy Farm

Cathay builds 4 Happy Farms to support senior life

Organized by: Cathay Charity Foundation



The Hen Therapy brought lots of joy for the elderly.

1. "Hen Therapy" in Changbin, Taitung

Chicken doctors arrive Changbin. Hen Therapy becomes a new focus for seniors.

As Taiwan's population of seniors has grown to 3.8 million, a lot of senior people now are facing issues of dementia, living alone, and reduced mobility. In 2021, Cathay Life Insurance

worked with Eden Social Welfare Foundation's Taitung senior facility to build a farm customized for seniors.

Cathay sponsored the service expenditures for Eden to provide "Hen Therapy". The Hen-therapy Program invited the founder of "Hen and Traveler" Huang-Ching Yang as the instructor. She taught the social workers, home caregivers, nurses, volunteers and seniors to raise chicken

from the scratch: coop building, chicken raising, chicken holding. They even named every chicken and they also shared the benefits of living with chicken and hen's gentle power.

Now they have 25 "chicken doctors" in the farm. According to the social workers, the first thing that many seniors did when they came to the facility was to check on those chicken. These chicken have become an indispensable part of their life. Cathay Happy Farm's Hen Therapy is a solution that provides empowerment and companionship to the elders. In 2022, the chicken-raising project was further enlarged to create the scale of economy for egg business.

The twenty chicken's "home" was built with all natural materials such as straws and husks

that were collected locally. The straw and husk waste contain lots of potassium and can be reused as manure for growing fruits and vegetables. This is an eco-farm that creates zero waste.

In Changbin, Taitung, many seniors stay at home feeling bored without fun things to do. They can suffer from degeneration physically and depression mentally. The Hen Therapy allows the seniors to have some degree of modest labor so as to maintain physical well-functioning. Most importantly, they have company. Their loneliness can be reduced. Cathay Charity Foundation believes in the spirit of Spreading Happiness and Hope and respond to the social needs by real action. Cathay Happy Farm's Hen-therapy Program aims at bringing more



Chiayi County Magistrate Chang-Liang Weng (left) attended the dedication ceremony of Happy Farm accessible toilets in Tungshi Township.

resources to the seniors living in the remote country so that they can live a fabulous with dignity.

2. Building accessible toilet in Tungshi Township

New accessible toilet for the seniors opened in Tungshi Township, Chiayi

As Cathay provided services to Taiwan in the sixth decade, the aging society is desperately in need of care resources. In coordination with Chiayi County's Social Department, Cathay Life Insurance started providing sponsorship to Fish Pond Community Development Association since 2021. Although Fish Pond Village had a public place good for seniors' activities, the only downside was that there wasn't toilet. Thanks to local staff's report, Cathay Life Insurance provided funding for the development of the community. Chiayi County's Magistrate Chang-Liang Weng gave thanks to Cathay Life Insurance's long term support to local charity and the seniors. The accessible toilet was opened on Apr. 4. Magistrate Weng and Cathay's volunteers spent time with the seniors having barbecued corns and oysters. Everyone had a good time.

Cathay Life Insurance cares about seniors and how they live their life. Therefore, Cathay decided to donate a brick-made accessible toilet whose appearance was consistent with the village's construction style. The opening ceremony was attended by Councilor Mei-Hung Chiang, Cathay's Kung-Cheng Lai Assistant VP, Director of Social Department Tsui-Yao Chang, Director of Press and Marketing Ying-Cheng

Hsiao, and Chairman of Fish Pond Community Development Association Jun-Hsu Chen. The local seniors were all very excited. In his speech, Magistrate Weng gave praises to Fish Pond Village's development and he thanked Cathay staff's family for offering this place for public use for free. The seniors could get together under the trees and cook corn cobs using the big stove here. The accessible toilet further added much conveniences to the seniors. He thanked Cathay Life Insurance for supporting the community development in Tungshi Township.

Since 2019, Fish Pond Community Development Association has stated the care program for the community. With adequate resource within the community, some seniors volunteer to provide services in shared meals, exercises and aging prevention in coordination with the County's Social Department and Health Department five days a week. With a big old-styled stove and big tree sheltering the place, local seniors love to come here to hang out and children play around. So Magistrate Weng said the Fish Pond's seniors are very fortunate, and he appreciated Cathay Life Insurance's support to local seniors.

3. Cathay Happy Farm in Nandi Community, Changhua

The harvest from Happy Farm used for seniors' meals and local schools' lunches

To encourage seniors to live a substantial life and reconnect with local communities, Cathay Life Insurance has worked with Nandi Development Association for four years in a row to



The Happy Farm at Nandi Community supplied vegetables and fruits to the needed.

establish Happy Farms that can fulfill seniors' needs. The Happy Farms allow the seniors to come growing vegetables and moving around. The harvest can be eaten and shared with the nearby social welfare groups and schools.

In order to carry out its care to the local seniors and under-privileged people, Cathay Happy Farm's fruits and vegetables are the results of social resources. People's kindness can be extended to corners of the society against the impact from the pandemic. The harvest from Happy Farm was eaten for meals. The local development association also provided free lunchboxes to Shetou Township's Public Health

Center as support to their efforts against COVID. The community also prepared 10 free lunchboxes per day to those people who needed them during the hardships of COVID.

Happy Farm grows a lot of baby corns. The association worked with local farmers to provide access to local people for them to purchase fruits and vegetables as food supply under the difficult situation of the pandemic.

4. Shuangyu Community's Common Yam and Tour

Cathay Happy Farm's common yam program for delaying senior disability

The central goal of the Happy Farm is to support the development of friendly environment and the elders' physical and mental health. In coordination with New Taipei City's Social Department, Cathay Life Insurance sponsored Shuangyu Community to establish Happy Farm in Gongliao, providing green programs for the seniors.

The Happy Farm Project received consent from Tehsin Temple's chairman to take the land for free and grow common yams and vegetables and fruits. The produce was taken care by local people and volunteers. The goal was to develop tours for visitors for the entire development of the local community.

New Taipei City's Shuangyu Development Association is also operating senior care stations by providing disability prevention program for the seniors. Going forward, Chairman Yu-Tung Wu, Chief of Shuangyu Li, and Chairman of Tehsin Temple would work together to put forward the common yam growing project.

In October, 2022, the land was plowed to grow vegetables, fruits and herbs. Gardening program was provided along with these hands-on activities for disability prevention purpose. In the next year, it is planned to invite local farmers and businesses to hold Gongliao Common Yam Festival for tourists to experience the fun

in the field. In addition, the harvested vegetable can be cooked for meals, sent to the households in need or sold to tourists for the sustainable development for the community.

Cathay Life Insurance continues to work with the public sector, local communities, NGOs and other sectors to provide heart-warming services to the elders, creating health and social participation for the elders in Shuangyu Community. We look forward to taking care of the health of their mind and body so that they can share their life wisdom and make contribution to more people.

Cathay Volunteers Play Anti-fraud Games with Elders

Working with public sector to protect the elders' life-long savings

Organized by: Cathay Charity Foundation

Co-organized by: Criminal Investigation Bureau



Cathay volunteers led the seniors to play the anti-fraud boardgames to prevent from being frauded.

According to Criminal Investigation Bureau's statistics, people above 65 are not the population with the highest probability of being defrauded. However, it would be devastating if one loses life-long savings at old age and such harm can be undone. Therefore, an

anti-fraud program for the seniors has received increasing focus.

Bearing such observation in mind, Cathay worked with the Criminal Investigation Bureau and NTU's smart senior program in 2018 to de-

velop a board game "Guards against Frauds". With the help of Cathay volunteers, Cathay got into neighborhoods to hold board game events. During the process of games, police officers shared common fraudulent cases and scenarios and taught the seniors about the anti-fraud techniques. These events also allowed young people to engage with seniors.

According to Cathay volunteer Juo-Han Wu, the board games could teach people those common fraudulent methods and people would have deeper impression after police's sharing on real cases. Cathay's anti-fraud events could make a difference on preventing financial crimes. According to the police's statistics, most people are defrauded by investment traps which could sweep away one's life-long savings. The board games allowed people to "experience" what frauds could look like and further know how to prevent. The board games helped people more cautious on frauds.

In 2022, Cathay held 51 anti-fraud events in neighborhoods and schools with more than 2,600 participants. Anti-fraud board games helped protect the security of people's wealth. Through these events, Cathay Life Insurance

got to exert its own core expertise and help the police to maintain the financial order for the society. This is a cause for the academics, industry and government working together to build the financial safety net for the society.

In their feedback, more than 90% of the participants agreed that the Guards against Frauds helped them knowing more about fraudulent tactics and to know how to respond when encountering such incidents.

One of the participants Yeh-Chih Cheng-Chen said she felt really bad when she was defrauded many years ago. In an entertaining way, the board game helped her know more about how those scammers manipulate people's mind to defraud money away. She was grateful that such activities were arranged at Community Station for Seniors. The seniors get to learn knowledge about financial crimes and these games are beneficial to the prevention of dementia.

Cathay Charity Foundation

2022 Income and Expenditure Report and Historical Spending

Income for 2022

Item	Amount (USD)
Income from donation	670,915
Income from interest	87,687
Income from dividend	299,309
Others	9,684
Total	1,067,594

Expenditure for 2022

Item	Amount (USD)
Child welfare	360,750
Senior Welfare	18,220
Welfare for the disabled	25,242
Low income subsidy	54,584
Excellence Scholarships	154,737
Volunteer services	16,054
Other Social Welfare	96,272
Social and Environmental Events	190,443
Administrative Expenditure	22,680
Total	931,982

Historical Spending

Year	Amount (USD)
1980-1991	6,880,400
1992-2001	9,332,337
2002-2011	14,696,454
2012-2020	12,141,886
2021	93,982
Total	43,990,059

Cathay United Bank Foundation

2022 Income and Expenditure Report and Historical Spending

Income for 2022

Item	Amount (USD)
Income from interest	174,704
Income from security investment	787,352
Income from rent	246,493
Income from donation	572,135
Others	69,852
Total	1,850,536

Expenditure for 2022

Item	Amount (USD)
Charity and Public Welfare	906,888
Administrative Expenditure	245,905
Others	269,834
Total	1,422,627

Historical Spending

Year	Amount (USD)
1980-1991	4,027,469
1992-2001	8,413,848
2002-2011	9,256,004
2012-2021	11,570,678
2022	1,422,627
Total	34,668,468

Cathay Real Estate Foundation

2022 Income and Expenditure Report and Historical Spending

Income for 2022

Item	Amount (USD)
Income from interest	72,866
Cash dividend	79,762
Others	9,684
Income from donation	161,394
Total	323,706

Expenditure for 2022

Item	Amount (USD)
Lin Yuan Libraries	237,158
In-library Courses	2,892
Activities co-organized across Cathay Charity Group	33,893
Sponsoring Activities	13,028
Operational Cost and Others	19,693
Total	306,664

Historical Spending

Item	Amount (USD)
1983-1991	4,924,393
1992-2001	5,156,601
2002-2011	4,772,136
2012-2021	4,037,674
2022	306,664
Total	19,197,469

Cathay General Hospital Provides Long-term Commitment to Social Welfare Causes.

Providing Care to the Under-privileged Communities at Home and Extending Medical Aids Abroad

Making an impact to promote sustainable development can be a part of social welfare efforts. In addition to its endeavors in improving the quality of its medical services, Cathay General Hospital provides long-term commitment to social welfare causes, continuously providing aid missions to foreign countries and providing accessible medical care to patients from under-privileged backgrounds. Cathay General Hospital takes real actions to charity causes and respond to the UN's sustainable development goals by making efforts in establishing diverse partnerships and improving people's health and well-being. With its contribution in this regard in 2022, Cathay General Hospital won Asia-Pacific Sustainable Action Award in Platinum and Taiwan Sustainability Action Award in Silver.

Two Recognitions from Sustainable Action Awards

Since 2016, Cathay General Hospital has engaged in helping Paraguay to establish their own medical IT system to improve the country's hospital process, patient data manage-

ment and the efficiency of hospital visits. The project has continued to carry out introduction of the system to medical institutions nationwide. Furthermore, Cathay kept training seed instructors for software development, digital teaching materials, and medical management to strengthen local capability in digital management with the goal of building customized system and local talent pool. The establishment of a comprehensive medical management system would help achieve sustainable development. Cathay's results in this regard received recognition not only from the Paraguayan government but also APSAA Platinum Award.

Furthermore, considering the need of current clinical practice on sepsis screening, Cathay General Hospital incorporated Emergency Service's expertise and developed AI Screening for Sepsis at Emergency Department. This innovative AI process is introduced to the triage stage. A warning mechanism and sequential organ failure assessment are added to the process so that the treatment would be given during the golden hour. In light of the AI introduction, results showed the associated death rate and

hospitalization hours both reduced. This pioneering project of Cathay's won the recognition of 2022 TSAA Silver Award.

MOU Signing Again with Viet Duc University Hospital to Improve Bilateral Cooperation

Cathay General Hospital has conducted medical cooperation with hospitals in Vietnam since 2007. In 2019, Cathay signed the MOU with Viet Duc University Hospital, the largest surgery center and one of the hospitals with highest medical quality in Vietnam, and started its cooperation with it regarding the assessment and introduction of Smart Medical Project at Emergency Service. In 2022, the bilateral medical cooperation continued through the remote signing of both parties' second MOU under the witness of Taipei Economic and Cultural Office in Vietnam. The scope of cooperation included talent training, medical management and sharing, aiming to improve both parties' medical skills and care quality for better bilateral cooperation and exchanges.

Donation to help Fijian Labasa Hospital to Establish Hemodialysis Center

Due to the pandemic, Cathay General Hospital suspended foreign medical missions in 2022 but didn't stop its aid to Fiji's Labasa Hospital. In its efforts to help the Fijian hospital establishing a hemodialysis center, Cathay donated dialysis equipment and medical consumables, sterile supplies for COVID prevention. Cathay also provided remote education and consultation, case discussion through online sessions to help increasing Fiji's medical quality.

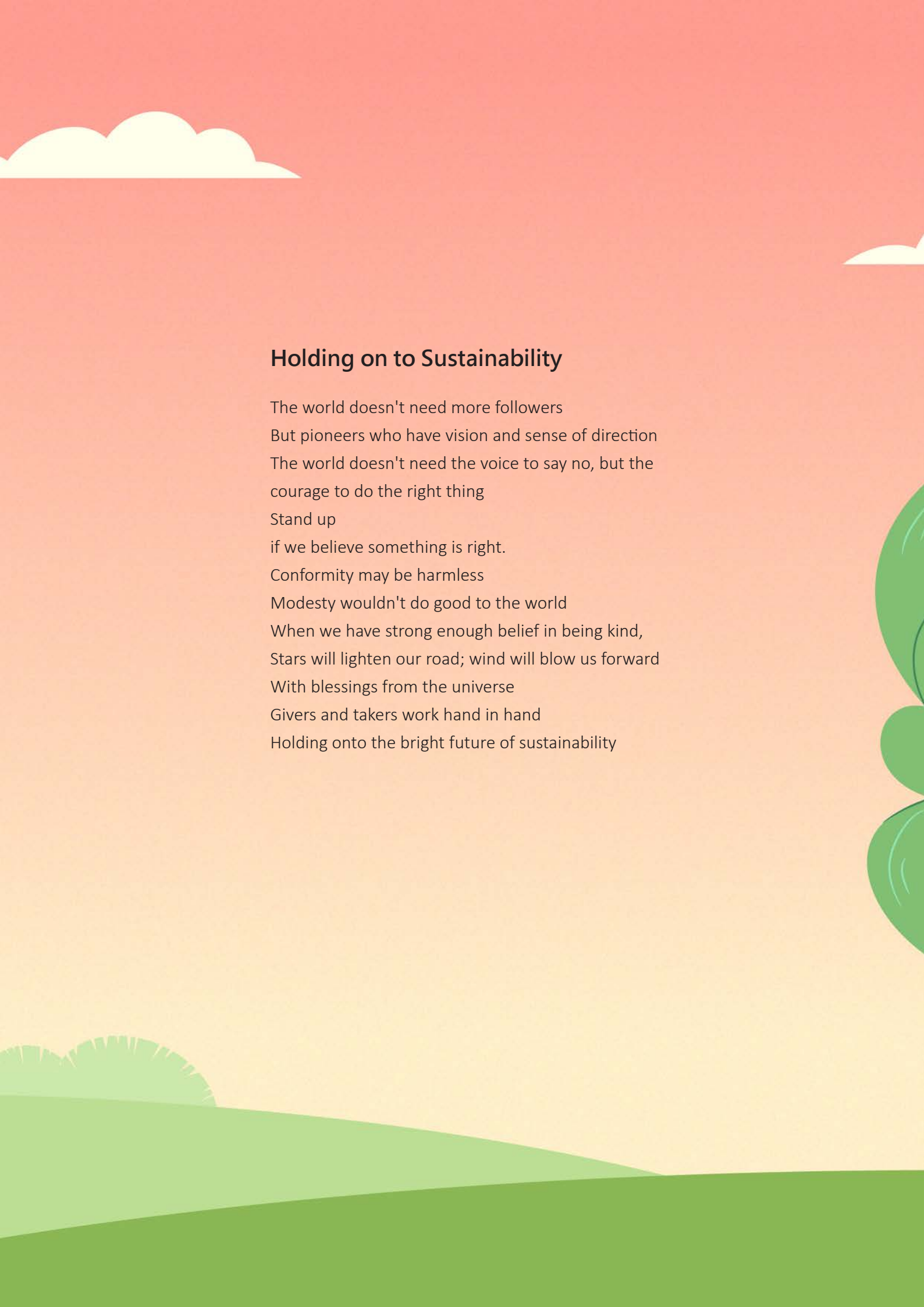
Helping Under-privileged People Receive Medical Care

Throughout the years, Cathay General Hospital has set up designated accounts for donation and surplus appropriation, which are used to support those patients who have difficulties to pay their medical bills so that they don't have to compromise on their rights to health. This special arrangement has supported countless families who were hit by sickness or accidents over the distress. For some families, however, discharge from hospital simply means the beginning of more challenges: follow-up care, life expenses, or even funeral expenses, which may often cause people to fall into poverty. Therefore, Cathay General Hospital's Social Service has worked with external charity groups. Aside from holistic care, the support from Cathay's emergency funds is like a buffer, alleviating many people's burden. With the close-coordinated network from internal and external parties, Cathay General Hospital provided support to 305 cases in 2022, each of which was a family encountering crisis.

Cathay General Hospital is committed to giving back to the society by providing medical services. Cathay General Hospital will continue to work on charity causes with its medical professionalism, and extend its endeavors in international aids and carry out its social responsibilities with real actions for the fulfillment of UN sustainable goals.



Cathay General Hospital was recognized by APSAA Award and TSAA Award. Deputy Superintendent Chao-Hsiang Lin (right) received the awards on behalf from Deputy Chairman of National Science Council Min-Tsung Lin (left).



Holding on to Sustainability

The world doesn't need more followers
But pioneers who have vision and sense of direction
The world doesn't need the voice to say no, but the
courage to do the right thing
Stand up
if we believe something is right.
Conformity may be harmless
Modesty wouldn't do good to the world
When we have strong enough belief in being kind,
Stars will lighten our road; wind will blow us forward
With blessings from the universe
Givers and takers work hand in hand
Holding onto the bright future of sustainability

