

Company: Standard Chartered Bank

Program: Seeing is Believing

Award Category: Community Investment - General

Company Information

Company Name: Standard Chartered Bank

Company Website: www.sc.com

Industry: Financial Services / Banking / Insurance

Company description:

International emerging markets bank offering personal and wholesale banking, and services to small businesses.

Application Questionnaire

1. Describe the overall aim and specific objectives of the program. (Please include details such as target population, geographic location, and scale.)

Seeing is Believing is a global partnership between Standard Chartered and the International Agency for the Prevention of Blindness (IAPB) to tackle avoidable blindness. The programme was launched in 2003 by Standard Chartered staff who wanted to give something back to underprivileged communities in the Bank's footprint. Harnessing the strengths of a private sector organisation, not least through the Bank's promise to match every dollar raised, and collaborating with leading eye care experts, Seeing is Believing makes a real difference for those who are most in need.

Blindness or visual impairment affects 285 million people across the world, yet 80% of blindness can be prevented or treated. 90% of avoidable blindness occurs in developing countries due to inadequate access to quality healthcare, poverty, malnutrition and poor sanitation. The consequences of avoidable blindness can be staggering, depriving a person of quality of life, independence and economic productivity. One of our beneficiaries, Bimla, is a widowed mother with 3 children. She developed bilateral cataracts which meant she did not notice flies in the food at her restaurant in Kolkata, India. When customers left, she struggled to support her family.

The cumulative impacts of avoidable blindness for a community can be debilitating. According to the World Health Organisation (WHO), the cost of avoidable blindness due to lost productivity is USD200 billion a year, projected to rise to USD300 billion by 2020 unless action is taken. Avoidable blindness is both a symptom and a cause of lower economic development. Yet eye care interventions are simple, low-cost and proven to change lives, making eye care an incredibly powerful, cost-effective way of promoting health and development.

Avoidable blindness is an issue which has strong resonance with Standard Chartered staff, not least because the Bank's markets overlap directly with those countries most affected by avoidable blindness. The programme currently invests in 23 projects across 17 countries in Asia, Africa, the Middle East and Latin America, targeting communities with the greatest unmet need.

Seeing is Believing originally intended to provide sight restorations, but through the Bank's long-term partnership with IAPB, this aim has developed substantially. In line with 'VISION 2020: The right to sight', a campaign outlined by the WHO and IAPB, Seeing is Believing now funds the development of local eye care systems to provide sustainable quality eye care for millions of people. To this end, Seeing is Believing has pledged to raise USD100 million by 2020, making it one of the largest corporate investors in this campaign.

Our specific goals are:

- 1) To **stimulate fund raising** for the campaign to eliminate avoidable blindness by 2020 by raising USD100 million.
- 2) To **maximise the impact of our funding** in our communities and build capacity for sustainable eye care.
- 3) To **build on Seeing is Believing's roots as a staff-driven initiative** and continue to unite staff globally, fulfilling a shared expectation to make a difference to the communities that underlie our business.
- 4) To be **active partners and advocates** in the campaign to eliminate avoidable blindness.

2. Describe the program's activities and how each contributes to meeting the program purpose/objectives.

The objectives are achieved through funding projects delivered by our implementing partners.

Standard Chartered fundraising will enable Seeing is Believing to reach 50 million people over 18 years (2003-2020). In 2012, we enter a new phase of Seeing is Believing and over the next nine years, we'll launch 35 eye care projects, including 5 projects each worth USD5 million which focus specifically on childhood eye care. The IAPB advises on the types of interventions that are most needed in each location based on local and national eye health trends and gaps in current service provision. Needs-led programming means our projects are diverse, but they can broadly be categorised by their emphasis on either treatable or preventable forms of blindness.

Treatable blindness includes conditions such as cataract and refractive errors, which account for more than 60% of blindness in countries like India. Conditions go untreated because eye care is unaffordable (or perceived as such), resources are limited, geographically disparate and overburdened and there is limited awareness of treatment. Projects targeting treatable blindness provide free or affordable eye care to those who need it, as well as building capacity by developing and equipping eye care centres, building human resources, supporting sustainable systems and improving awareness to increase service uptake.

Preventable causes can be consequences of other health issues, such as vitamin A deficiency, diabetes or prematurity, or a consequence of poor sanitation such as trachoma or river blindness. Through education and provision of health supplements, our projects target the symptoms and the causes of these conditions. For example, in partnership with Helen Keller International we provided 1.22 million children with vitamin A supplements across Bangladesh, Cambodia, Indonesia, Nepal, the Philippines, Nigeria and Sierra Leone.

Further to these direct interventions, Seeing is Believing's fundraising and promotional activities leverage powerful corporate connections, communications and profile to increase awareness of the cause. To date, over USD 40 million has been raised for Seeing is Believing which includes fundraising initiatives and Bank matching. 70% of Seeing is Believing fundraising is through employee initiatives,

demonstrating incredible staff engagement and our ability to leverage corporate functions. Every Standard Chartered employee is entitled to 3 days of volunteering leave per year, and in 2011 employees spent 6,500 days volunteering for Seeing is Believing (10% of total employee volunteering).

Through utilising Standard Chartered's international profile, Seeing is Believing has generated media coverage in excess of 200 articles in the national and international press in 2011 alone. Events such as World Sight Day use the Bank's sponsorship of Liverpool Football Club to increase publicity. Most importantly, our USD100 million pledge at the Clinton Global Initiative in September 2011 raised international awareness, with articles appearing in leading industry and popular publications. The programme was the subject of a case study on corporate: NGO partnership written by International Business Leaders Forum. Individual projects have received academic exposure as examples of innovative practice, as in 'New Vision: Combating Blindness in Dhaka City', published in the Bangladesh Community Ophthalmological Society journal in 2011.

3. Did your company conduct an initial needs assessment and, if so, how did it inform the program's development?

The initial drive in 2003 was to set up a programme that would have strong resonance for the staff. An external agency was commissioned to carry out research into a range of social issues. Avoidable blindness was identified as an area that:

- had high relevance across much of our footprint, as it predominantly affects the developing economies in which the Bank operates;
- was a relatively neglected global health issue with staggering consequences;
- was an issue in which the Bank could make a differentiated impact;
- was an issue in which relatively simple investment would have an incredibly powerful impact;
- was free of any political connotations.

As the programme grew, Seeing is Believing has gone through successive phases of needs assessment which have directed the programme's development. A key development is the transition from Seeing is Believing's initial aims of providing sight-restoring cataract operation. With large-scale implementation it became clear that a more comprehensive approach was needed that tackled prevention in a cost-effective and sustainable manner. It was at this point that Seeing is Believing partnered with the International Agency for the Prevention of Blindness (IAPB) in order to take their advice. Discussions with IAPB and NGOs based on their experience formed the needs-assessment of the 'comprehensive' approach.

4. Describe any partnerships with external entities (whether technical, financial, etc.) that have been involved in the development or execution of this program. (Please include details about the specific roles/responsibilities of each partner.)

Central to Seeing is Believing is Standard Chartered's partnership with the IAPB. IAPB is an umbrella organisation for eye care, which brings together eye-care NGOs and experts. IAPB collaborates with the WHO to coordinate the global campaign to eliminate avoidable blindness by 2020: 'VISION 2020 – the Right to Sight'.

By uniting the Bank's global governance structure and fundraising prowess with IAPB's expert knowledge of eye care, and recruiting NGOs with excellent performance records, we have been able to build a high quality, high scale programme.

The partnership between Standard Chartered and IAPB is a genuine collaboration, which extends beyond a simple donor-recipient relationship. As Peter Ackland, CEO of IAPB, explains, “this relationship is about far more than money” and in 2009 IAPB awarded Standard Chartered ‘The Global Partnership Award’ for its contribution to ‘VISION 2020’.

- **Standard Chartered** - Standard Chartered treats each project as it would any investment with focus on maximum return (in this case, social return). Local Bank staff are involved in the management of projects: from due diligence, to helping the project launch, to the monitoring and evaluation process. Engaging Standard Chartered’s staff brings employees’ business expertise to bear on the financial, marketing and IT aspects of the NGO operation. For example, we utilise the Bank’s communications skills in design and layout to help local NGOs in designing awareness materials. The Bank also facilitates relations with governments, leveraging its multinational status to raise the profile of avoidable blindness.
- **IAPB** - IAPB provides extensive guidance based on its networks of eye care experts. It takes the lead role in project management and review, and provides training for implementing partners. IAPB’s eye care experts subject all projects to a rigorous selection process to ensure it is placed in the neediest area and run by capable implementing partners.
- **Eye-care NGOs**– Seeing is Believing’s implementing partners are experienced eye care NGOs such as CBM, Fred Hollows Foundation, Helen Keller International, Sightsavers, and ORBIS International. These leading partners understand the local healthcare issues impacting communities and how to respond to their short and long-term need for eye-care most effectively.

The global scope of the programme carries additional benefits. Seeing is Believing effectively shares best practice through its global network, helping scale up new or promising approaches to eye care, internationally. For example, in Douala, Cameroon, Seeing is Believing is funding the creation of a social-enterprise approach to eye-care based on models proven in India, in order to explore the potential for replication in Africa. Similarly, Seeing is Believing has been able to fund the up-scaling of the innovative vision centre model developed by LV Prasad Eye Institute. (See question 7 and 11 for more details on vision centres and sharing best practice.)

5. How is the program funded? If there are multiples sources of funding, please specify the contributions from each partner.

Seeing is Believing is primarily funded by Standard Chartered but with an acute attention to working its dollars to leverage further funds. Rather than simply handing over a cheque, Standard Chartered matches all funds raised or donated by employees or clients. This is a powerful incentive for fundraising which drives employee initiatives and donations. These initiatives range from individual activities or sponsorship, to the organisation of client fundraising events, to companywide schemes. On World Health Day, the Bank asks brokerage institutions to donate their commission to Seeing is Believing, raising USD500,000 this year. Employees are highly engaged with the cause, generating 70% of funds for the programme.

Seeing is Believing aims to stimulate new fundraising for eye care initiatives and has a policy of funding a maximum of 80% of project budgets. This means NGOs must secure extra funding from independent parties, such as the local government, thereby advocating greater investment in eye health. A Seeing is Believing project training Lady Health Workers in Pakistan leveraged further investment from Irish Aid, doubling targets from 20,000 health workers trained to 40,000. The health workers then helped 7 million people access eye care. (See question 7 for more details on advocacy in Pakistan.)

6. What metrics or indicators are you using?

Seeing is Believing initially evaluates input by calculating total investment. This input is translated into outputs which are reported on in the course of standardised bi-annual reports from our implementing partners. Through these detailed reports we monitor:

- Direct Reach:
 - Number of people screened
 - Number of cataract operations
 - Number of other surgeries i.e. to tackle trichiasis, glaucoma, strabismus (squint) or eye injuries
 - Number of eyeglasses distributed
 - Number of medical interventions i.e. primary eye care work such as eye drops, treatment of glaucoma or laser treatment to tackle diabetic retinopathy or retinopathy of prematurity
 - Number of people treated for River Blindness
 - Number of people treated with vitamin A supplements
 - Number of referrals at primary eye care centres
- Indirect reach:
 - Number of people educated through awareness raising sessions
 - Number of people reached through awareness campaigns
 - Number of trained healthcare workers
 - Number of health care units set up and building upgrades carried out
- Total number of beneficiaries

We also commission country specific research projects, and utilise research from other bodies to evaluate the cost-efficiency and impact of eye care projects. For example, we have part-funded an economic evaluation study of eye health interventions taking place in Zambia between July 2010 and August 2012. This study will investigate the provision of eye care in Zambia, treatment costs, the impact of eye health interventions on patients, and productivity losses due to visual impairment. Previous research in Bangladesh, Kenya and the Philippines by Hannah Kuper and Sarah Pollack has already shown the positive economic impact of cataract surgeries which supports our conclusions and corroborates the impact of our metrics.

We also use individual case studies to help identify the social outcomes of prevention and treatment. For example, case studies help illustrate how sight restoration can enable an individual to become economically productive, and dramatically improve their quality of life. These case studies are indicators of outcomes which are not easily quantifiable without extensive surveying resources.

7. What difference is the program making to health outcomes? What are the most significant results and accomplishments to date?

Since 2003, Seeing is Believing has raised USD40 million. As of August 2011, our projects had reached 25,546,246 people. This number encompasses:

- 2,766,729 cataract operations
- 13,279 other surgeries
- Distribution of 137,829 pairs of spectacles
- 2,034,383 people provided with vitamin A supplements
- 1,897,808 people provided with River Blindness treatment
- 12,696,288 people in total provided with preventive treatment or education
- 3,669,174 patients and students screened
- 5,593,243 beneficiaries of health education
- 350,690 beneficiaries of other medical treatment
- 1,890,448 beneficiaries of other eye treatment
- millions more reached through information and education campaigns and indirect beneficiaries

In the longer term, our greatest achievements are in advocacy and pioneering new approaches.

Several projects have proven to governments the importance of tackling avoidable blindness and catalysed new commitments. In Pakistan, our project with Sightsavers to train Lady Health Workers in primary eye care sparked additional funding from Irish Aid, enabling the training of 40,000 health workers, who have since reached over 7 million people. This example has prompted the government to integrate eye care into primary health care as part of the national health agenda. In South Africa, we funded the International Centre for Eyecare Education to work with the government to integrate salaries for newly trained optometrists into local health budgets. This was a major victory for addressing refractive error in South Africa, and in demonstrating a model for working with the government.

Seeing is Believing has also worked with pioneering institutions in the South of India such as LV Prasad Eye Institute to scale up sustainable “vision centre” models for delivering eye care and test it in new regions such as North India and West Africa. The vision centre is an innovative model which introduces primary eye care within communities to support the existing eye care system (see question 11 for more details), but without our global network and funding, it would likely remain a prototype. We are also supporting projects to develop practice in tackling the fastest growing cause of avoidable blindness, diabetic retinopathy. Through IAPB’s knowledge and experience we can support NGOs to build practice in addressing new public health conditions in eye care.

8. What are the key lessons learned so far? How were any unforeseen challenges addressed?

By the third phase of project funding it was clear that sight restorations alone were not the most effective use of funds. Through the introduction of sustainable models for eye care which ensure integration into public health infrastructures, local ownership and economic autonomy, we have been able to ensure that services are both financially and socially sustainable. (See question 12 for more details.) Current challenges include:

- Finding a balance between sustainable pricing structures and accessibility, a rate which can differ across regions.
- Effectively informing and educating the community to stimulate demand and ensure social sustainability, for example through publicity campaigns which use appropriate media channels or satisfied patients who can act as ambassadors for eye-care.
- Persuading the community of the benefit of sustainable centres rather than free but *ad hoc* eye camps by building local ownership of eye care centres, for example in employing and training local community members.

The collaboration of so many parties on a global scale has also raised a number of challenges:

- NGO collaboration – Partnering with numerous leading eye-care NGOs can highlight differences in ideas and approaches. For example, a forthcoming project is allocated USD5 million to tackle childhood blindness in East Africa and will be implemented by a number of NGOs across the region. To prevent this variation from causing friction, the Bank and IAPB facilitate collaboration through regional forums and mediation. IAPB’s ‘VISION 2020’ aims provide an excellent reminder of the bigger issue and a focus for establishing regional priorities.
- Local problems – Each project is aligned with ‘VISION 2020’ and national plans, but unexpected local problems can force NGOs to deviate and ultimately lead to fund leakages which detract from the project’s purpose. In order to prevent any project from reducing its targets, local Bank staff and IAPB continually monitor the projects and are willing to advise or intervene where necessary.
- Conflict between local priorities and global priorities – Due to the broad remit of ‘tackling avoidable blindness’, Bank staff often want to invest in local initiatives such as supporting blind schools under the banner of Seeing is Believing. However, as these projects have not been subjected to the scrutiny of IAPB it would be unfair to allocate funds without considering the benefits of investment. Not wanting to deter staff, we have set up a specific Locally Developed Project fund. Not wanting to deter staff, we have set up a specific Locally Developed Project fund. Staff can submit proposals for local project funding which are then evaluated by IAPB accordingly.

- Fundraising – Our holistic systemic approach to funding projects encompasses more than direct eye-care. It is important to ensure that fundraisers know where money is spent, but it is often more difficult to mobilise donors around comprehensive visions. In response to this challenge we have matched a number of fundraising groups (such as the Standard Chartered Private Bank in Hong Kong) to specific projects that they will fund in entirety. Through visits and volunteering, the local staff develop a sense of ownership which enables them to motivate fundraising both more clearly and enthusiastically.

9. How does the program make an innovative and outstanding contribution to global health and development?

Despite its incredible scale, avoidable blindness is often neglected on the global development agenda. 'VISION 2020: The right to sight' is putting avoidable blindness on the map, and as the largest corporate sponsor, Seeing is Believing is leading by example. By 2020 Seeing is Believing will have raised USD100 million and reached 50 million individuals. Promotion and advocacy works to spark further action in the campaign to eliminate avoidable blindness. Through Standard Chartered's extensive network of staff, clients, customers, suppliers and partners we are generating awareness around the cause, and the engagement of these stakeholders creates shared value for Standard Chartered and its market communities.

Seeing is Believing is a pioneering example of a long-term public-private partnership which has been able to build the trust, understanding and stability necessary to deliver a sustainable response to a major health issue. In a recent case study, the International Business Leaders Forum described Seeing is Believing as "evidence that cross-sector partnerships work" which should provide "working model at global and local levels for other banks and corporations" and "challenge other – perhaps particularly Financial Institutions – to make this kind of project central to the way they do business". These conclusions are based on our impressive track record: thanks to the power of Standard Chartered fundraising, and our partner's expertise, we have been able to deliver a high-impact programme across 24 countries in just 9 years and maintain the momentum and long-term commitment necessary to expand our aims. (See question 4 for more details on the benefits of the partnership model.)

By providing cataract operations for 2.7 million people and spectacles for 126,000 people, the programme is continually clearing the backlog of patients suffering needlessly with avoidable blindness. And by focusing on sustainable social-enterprise solutions we can also reduce the incidence of avoidable blindness in the future. Based on 2010 analysis, approximately 80% of projects will be able to continue functioning beyond the funding cycle.

As well as continuing to fund successful models of eye care intervention, we have ring-fenced USD3 million to support innovation into eye care delivery in poor communities. This innovation fund will provide a rich source of learning for agencies delivering eye care. The fund will be formally launched in 2012.

10. Describe any steps your company has taken to make the program interventions consistent with national or international guidelines for diagnosis and treatment of the diseases addressed.

The International Agency for the Prevention of Blindness (IAPB) plays a key role in ensuring that all projects work within 'VISION 2020', the global framework for tackling avoidable blindness laid out by IAPB and the World Health Organisation. This means that our projects focus on the same priorities as all 'VISION 2020' programme across the world.

On a more local level, every project proposal must therefore clearly articulate how its aims are aligned to both 'VISION 2020' and any National Eye Care plans already laid out by the government. This is a basic requirement of our support. For example, our project in Gansu, Jiangxi and Outer Mongolia provinces, China, works to support the national government agenda outlined in China's 5-year National Plan for Blindness Prevention 2006-2010.

Through IAPB's specialist knowledge and its links to expert eye-institutions, we can ensure that all programming complies with international standards for delivering eye care. Every project proposal submitted by an NGO is subject to rigorous scrutiny by IAPB's technical committee to ensure that quality of care is prioritised. All training of ophthalmologists, optometrists and health care workers is carried out through institutions vetted by IAPB.

11. If relevant, please describe any activities or features of the program that contribute to strengthening the country's health care system (e.g. physical infrastructure, provider ability and skills, distribution of supplies and medicines, etc.).

The development of a country's health care system is a key priority in Seeing is Believing projects. To date, across 67 projects we have:

- Developed human resources by:
 - Training 569 optometrists and ophthalmologists
 - Training 2357 nurses
 - Training 55,556 health workers in primary eye care
- Developed physical infrastructure by:
 - Establishing 300 health units
 - Upgrading 49 buildings

These improvements will have a long-term impact because they are within existing health care systems – for example, eye health is added to a community health worker's repertoire, or primary eye care facilities are built within existing eye hospitals. Advocacy work with governments and permanent service providers also helps to shift emphasis from tertiary to primary eye-care in health care agendas, so that their resources are more effectively used.

Strengthening health care systems for long term functionality means improving awareness and willingness to access care, as well as provision of care. Accordingly, Seeing is Believing has run outreach programmes, which we estimate have indirectly reached 47,036,979 individuals. Comprehensive health education has been delivered to 5,284,821 individuals. As a result, uptake of care can increase dramatically.

12. Describe any ways in which the program strengthens local NGOs or otherwise provides for sustainability over the longer term.

Each project aims to provide a sustainable response to avoidable blindness by:

1. Developing a country's infrastructure and educating populations about eye care, as detailed in question 11.
2. Piloting new eye-care solutions which can be replicated by governments or permanent service providers.
3. Establishing projects which are self-financing and integrated into the local community.

While it is important to provide free eye care for those who cannot afford to pay, many Seeing is Believing projects adopt graduated pricing mechanisms to ensure that more affluent patients contribute to the costs of delivering eye care. Fee-paying patients thus cross-subsidise those who are unable to pay. Where services are focussed on highly-impooverished communities, income is distributed across sites within a region. The Biratnagar Eye Hospital in Nepal has recently been updated with Seeing is Believing funding, and offers a highly competitive service. By focusing on treating high volumes of patients and drawing in patients from across the border in India, costs can be kept low and the hospital can ensure it reaches a cross-section of wealthy and poorer patients to subsidise the costs of those who would otherwise be unable to afford life-changing eye care. By supporting sustainable approaches such as this, and demonstrating their effectiveness, we are providing pioneering prototypes to improve health care systems across the world.

The Vision Centre, a model developed by LV Prasad, is a key example of the sustainable approach which Seeing is Believing champions. Vision centres are self-sustaining social enterprises established within urban slums or remote rural communities which provide primary eye care (PEC). PEC is essential for at least 60% of those suffering with avoidable blindness but requires low levels of training or expertise, so the vision centre can employ a PEC technician at low cost. We train technicians to screen patients and prescribe spectacles, but they refer surgical cases on to the central eye hospital. The technician, like other vision centre employees, is a community member. This local ownership fosters real integration into the community which will ensure uptake. As explained above, the Vision Centre becomes financially sustainable through cost-recovery pricing.

We work closely with the local Ministry of Health firstly to ensure that projects are aligned with national plans and then to encourage governments to adopt new facilities and services. Projects nearing completion in Jordan, Peru, Brazil and China are actually anticipated to increase outputs as they become absorbed into the wider government health structure.

The support of IAPB, with years of experience in project management and oversight, helps to strengthen NGOs. Similarly the technical and managerial expertise of Standard Chartered volunteers is shared to the benefit of NGO staff, and holistic funding supports the development of key skills. The NGO also benefits from sharing best practices. (See question 4.)

Seeing is Believing is embedded within the Bank's brand culture and employees are proud to be a part of the programme. This long-term engagement and reliable fundraising has enabled Seeing is Believing to commit funding to projects that will provide enduring solutions.

13. Provide any additional relevant information the judges should know about your program.

www.seeingisbelieving.org

[Bimla's story](#) (a short video)

['In the Bank's Best Interest: Case Study of an Ambitious Partnership', The Partnering Initiative, International Business Leaders Forum](#)