



CDF

兒童發展基金
Child Development Fund

ChildDevelopmentFund

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The Bank of China Hong Kong Charitable Foundation opens accounts for low-income children

Participants from the "Plan for Our Future" project of the Five Districts Business Welfare Association School successfully opened their individually-owned accounts.

Many people in Hong Kong may have had their own savings accounts at a young age. However, it is not that easy for children from low-income families to do so due to various restrictions, such as the minimum balance requirements.

The Labour and Welfare Bureau (LWB) enlisted the support of the Bank of China Hong Kong (BOCHK) Charitable Foundation to offer the latest batch of project participants the chance to open BOCHK personal savings accounts and Club Deposit accounts as part of the CDF's Targeted Savings programme. No minimum balance is required. By enabling low-income children to set up their own bank accounts, this gives them access to the banking business, encourages them to save and manage money, and helps them develop self-discipline at an early age.

Initial beneficiaries are primary students in Sham Shui Po

"Plan for Our Future" is a CDF project operated by the Church of Christ in China Heep Woh Primary School (Cheung Sha Wan), and its two partnering schools, Shamshuiipo Kaifong Welfare Association Primary School and Five Districts Business Welfare Association School. It is the first project that offers account-opening services to

CDF participants through the concerted efforts of the LWB and the BOCHK Charitable Foundation.

About 50 project participants were arranged to open their accounts at the bank branches in the vicinity of the three schools. The branch staff volunteered to work extended hours to provide services for the participants that day to show their care for the community.

In the past, most project operators running and managing the Targeted Savings programme had to set up dedicated bank accounts in the name of the projects to keep participants' savings on their behalf. Now that participants can make use of the personal savings and Club Deposit bank services to complete their targeted savings, this will reduce project operators' administrative burden in terms of manpower and time.

Targeted Savings is one of the key components of the CDF. It encourages participants to save a fixed amount of money on a regular basis over a period of two years so that they can use the savings to achieve their personal development plans. More importantly, it can help them develop a habit of saving.

Supporting Organisation:



中銀香港慈善基金
BOCHK CHARITABLE FOUNDATION

Participant LI Yan is curious about banking services whenever she follows her mother to the bank to make a deposit. Opening her own bank account in the company of her parents, little brother and sister was certainly a memorable experience. “In the next two years, I will save up my pocket money and deposit it in my bank account myself every month. I will bear in mind the teaching of my parents and will not squander.” she said. Her father hopes she will learn that money is hard earned and wealth building starts with savings.

Participant LI Kam Ting is a Primary Four student who has settled in Hong Kong for about three years, but she rarely visits a bank. She was excited about setting up her own account in person for the first time. Her mother said, “I had been thinking of opening a savings account for my daughter for quite some time, but the minimum balance requirement has stopped me. Now, my dreams come true. With this savings account, I will teach my daughter the concept of money management and make her realise that it is important to form a saving habit at an early age.”



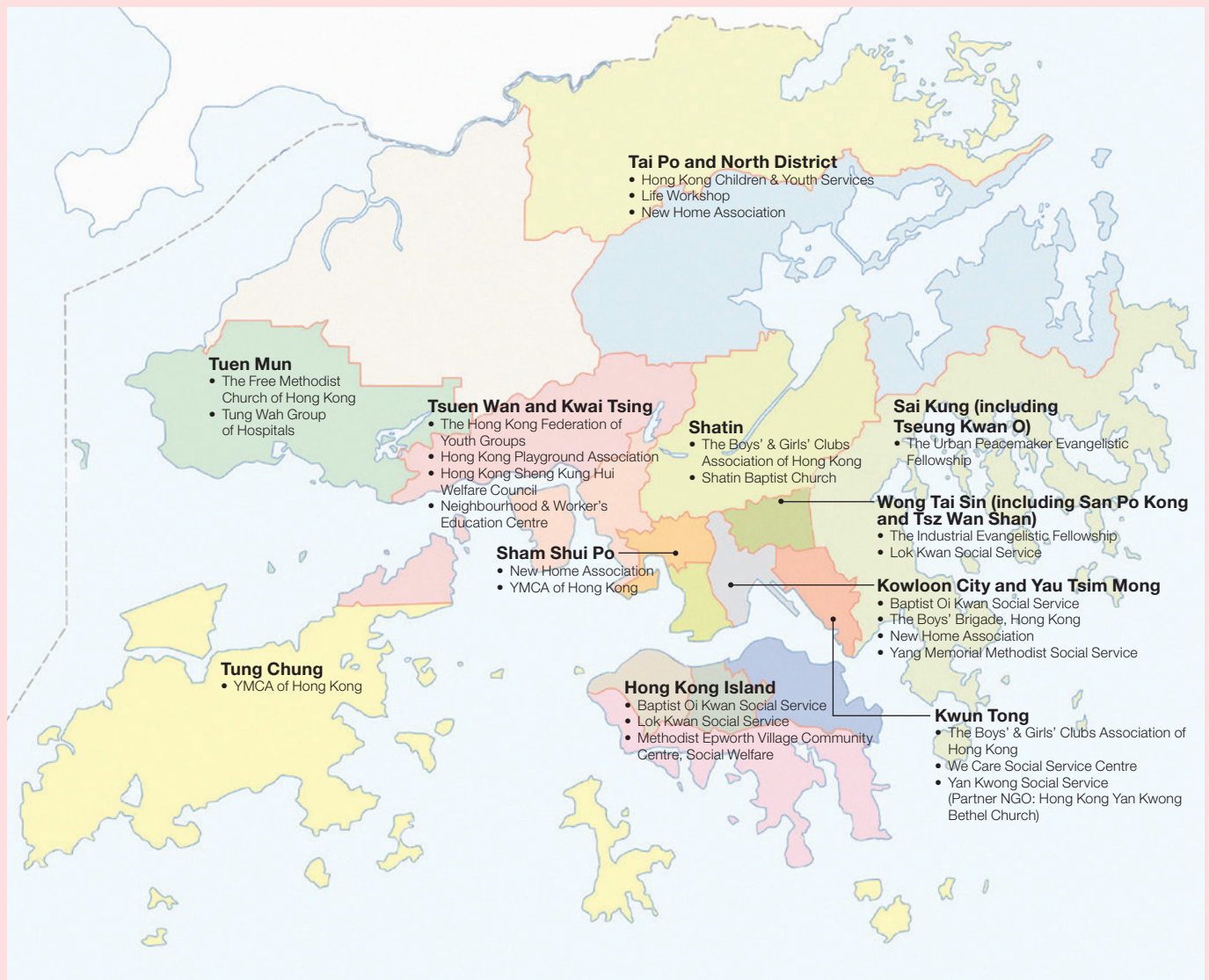
CDF participants opening accounts at the BOCHK's Castle Peak Road Branch.

Project operators interested in arranging bank account-opening services for their project participants may contact the LWB for details.

Project Latest Information

List of non-governmental organisations (NGO) operators for the sixth batch projects

The Social Welfare Department announced in January 2017 the list of NGO operators for the sixth batch of CDF projects. A total of 27 projects were awarded to 21 NGOs. Details are as follows:



The ten attributes of an all-rounder



Ms Blanche TANG posing with her husband Mr NG Shek-fai and their sons.

(English Translation)

In this issue, Ms Blanche TANG, member of the Steering Committee on the Child Development Fund, is invited to share her thoughts on child upbringing and parenting.

Nowadays, parents are all racking their brains to find ways to make their children brilliant all-rounders. I am not sure what criteria should be used to measure one's success or failure. But I am almost sure that in every interview to be attended by a young person, the interviewers are invariably looking for a candidate who is positive, optimistic, enterprising, caring, willing to help, able to rise to challenges, and not petty-minded.

These attributes do not come overnight. Rather, they have to be nurtured from an early age. How to nurture them? That is the question. Many parents shout at their children in an effort to get them obey and achieve good results in school examinations. If this method works, then they should raise their voice every day to tell their children to be positive and optimistic. But, does it really work? Highly unlikely! Parents have to guide their children step by step with endless love and patience all the way. The following ten attributes can provide some reference for parents in bringing up their children:

1. Empathy

Don't tell your children that they are only responsible for their schoolwork. Modern parents should teach their children to care about the community and the world around us, especially the feelings of others. They may guide their children by asking from time to time question like "What would you do if you were him/her?"

2. Art of appreciation

Often encourage your children to appreciate the efforts made by others. "It takes Grandma three hours to prepare the braised beef brisket — your favourite dish." Let them know that they should not criticise others without offering constructive advice. For example, if they say "Mom's fried eggs are awful." Ask them, "What's your suggestion?" The answer may be "Try pouring in the beaten egg in two goes."

3. Power of observation

I truly believe that most successful people have a great power of observation. This explains why they can often identify the needs of the market one step ahead. Instead of allowing yourself and your children to spend time on toying with mobile phones, why not guide your children to pay more attention to their surroundings? Ask them, "Have you noticed the trees in your school? How many species are there?"

4. Curiosity

Kids are born curious, but their curiosity wanes over time as some parents may say, "You'd better shut up and don't waste your time on asking silly questions." Out of curiosity, a kid once asked, "Why do toy blocks collapse but high-rise buildings can stand tall?" With parents' guidance, the kid is now an architect.

5. Flexibility

Parents and children should learn to be flexible. Don't be stubborn. Children should be allowed to pursue their interests, whether it is playing the piano or doing football. Don't be pigheaded about choice of school either. There are always choices that can allow your kids to give full play to their abilities.

6. Open-mindedness

Both parents and children should not be prejudiced against anyone or anything. Parents should guide their kids from childhood to accept people who are different from themselves.

7. Creativity

Creativity, our most valuable asset, can make our world a more interesting and colourful place to live. Don't stifle the creativity of your children; let them stretch their wings of imagination.

8. Physical well-being

"Only the capable ones can choose the office jobs that come with the comfort of air-conditioning and need not to be out and about" – this comment is certainly outdated. Today, even a CEO may need to make business trips to and from Shanghai in one day. Therefore, children should make early efforts to improve their physical fitness so as to get prepared for future challenges.

9. Independent thinking

Parroting what others say or following the herd is not a wise choice in our complex times. Parents should start training their children at an early age to develop the ability to think independently and make sound judgements.

10. Personal conduct

Good personal conduct is of the utmost importance. Even being outstanding in academic achievement, a student who tells lies, occupies empty seats, jumps the queue, litters, bullies others, etc. will still score zero overall as a person.

How wonderful it would be if your children possess all the above ten attributes?



Blanche TANG Oi-lam

Ms TANG graduated from the Wilfrid Laurier University in Canada, where she majored in psychology. She has hosted the "Family Affairs", a RTHK radio programme, for 13 years and is currently a columnist for the Hong Kong Economic Times. She has conducted over 600 talks on parenting and written eight books on this topic. She is married to NG Shek-fai and they have two sons. Her elder son graduated from the University of Hong Kong and obtained a master degree from the University of London, while her younger son is a second-year law student in the United Kingdom.



Meeting electrical engineers from power stations

Electricity is indispensable in our daily life. The CDF organised a visit for 80 project participants to the Black Point Power Station and Castle Peak Power Station of the **CLP Power Hong Kong Limited** in Tuen Mun during the summer holiday. The visit offered not only a face-to-face meeting with the CLP's engineers but also interactive games to learn more about power generation and transmission, deepening their understanding of the power industry in Hong Kong. An engineer of the CLP gave participants some words of encouragement towards the end of the programme. "There are many disciplines and job levels in engineering. Set your goal and pursue it step by step to become an engineer one day."



Participants enjoying their plant tour on a coach.



An electrical engineer explaining to the participants where natural gas comes from and how it is processed.



Participants showing great interest in the size, material and design of a submarine natural gas pipeline.

Supporting Organisation:

CLP 中電



Visit the CDF website for the activity video and participants' sharing.



Participants learning about power supply and everyday energy saving tips at *ElectriCity* through interactive games.

A behind-the-scenes visit to Radio Television Hong Kong



The CDF collaborated with Radio Television Hong Kong (RTHK) for the first time, getting nearly 90 CDF participants inside a studio to understand programme production during the summer holiday. Job sharing sessions were also conducted by the RTHK production team to help participants learn more about different roles in a radio station.

Supporting Organisation:



Sharing by radio and television producers

The highlight of the entire programme were certainly the sharing sessions hosted by several producers from the RTHK's Radio and Television Divisions, namely **Miss Gladys CHIU**, Radio Producer, **Miss Shirley LEE**, Executive Television Producer, and **Mr LIANG Jian-ming** and **Mr CHAN Wing-kam**, Television Producers.



Visit the CDF website for the activity video and participants' sharing.

What do you know about the equipment?



1 To radio broadcasters, keeping the right time is a matter of the utmost importance because time signals have to be broadcast from time to time during a radio programme. To ensure timing accuracy, all the clocks installed in the RTHK are connected to the Hong Kong Observatory's computer system, the internal timing of which is based on the Greenwich Mean Time. Therefore, they are the most accurate clocks in Hong Kong.



3 The unidirectional microphone provided in the recording studio is mainly used for static interviews. A user must speak into the voice side to ensure clear speech reception.



2 The recording studio is enclosed by textured and highly soundproofing walls, which not only eliminate echoes and reduce reverberation but also enhance the acoustic quality of the programmes.



4 In old time radio plays, various kinds of props were used to create sound effects. Some of them such as a door set, a podium and metal rods are still kept in the RTHK's recording studio. With the advance of technology, ready-made sound effects are available and can be added during post-production.

A life without goals is like a road trip without a map.

Personal Development Plan enables participants to identify their long-term vision



The Personal Development Plan, one of the three components of the CDF projects, seeks to enable participants to identify their own long-term vision and motivate them to take steps to pursue targets that are achievable in the short run. The process of drawing up the plan and putting their goals into action gives them a chance to consider who they want to be, and what they want to achieve – a unique and important personal development experience.

Figure out what you are interested in, make good use of Targeted Savings and work gradually towards your goals

In the first two years of a project, participants draw up their Personal Development Plans under the guidance of their mentors and project operators. They are encouraged to identify their interests and development directions before drawing up their plans through taking part in various training programmes and activities.

The Personal Development Plan should contain short-term development goals and a long-term vision, based on which participants need to take specific action steps to enhance their academic performance, or other abilities related to employment or personal interests. Participants are required to make a monthly saving of HK\$200 over a two-year period under the Targeted Savings Programme. Upon completion of the programme, they can use their savings plus the matching contribution from private or corporate donors together with the special financial incentive provided by the Government to achieve their goals and work gradually toward their dreams.

Participants' sharing on life planning

The first batch of school-based projects and the fourth batch of NGO projects were completed in the end of 2016. Here are some thoughts of the project participants about their Personal Development Plans.

CHAN Ping-tsang is a participant of the CDF-Growing Partner (Kwun Tong) project operated by the Boys' and Girls' Association of Hong Kong. "I was diagnosed with psychosis before joining the



Personal Development Plan

My long-term vision (Inspiration):
To be a social worker and help people in need through the art of photography

My short-term goal (Action item):
To buy a camera for learning photography

Participant CHAN Ping-tsang (left) and his mentor Johnny.

project and I had to be hospitalised for some time. During that period, my mentor gave me great support and encouragement to help me through the difficult times. I used my Targeted Savings to buy a camera so that I can express my feelings through the art of photography and share the joy of photo shooting with others," he said.

"In those days, I kept on grumbling and moaning. Now I have learned to fully accept psychosis as part of my life. From now on, I hope that I can make a difference to someone's life by sharing my experience with those facing similar difficulties and help them ride out the storm and enjoy their lives to the full," said CHAN Ping-tsang.

Project participant WONG Chun-wang is a Form 6 student of the SKH All Saints' Middle School. He said, "I was a passive person and was fearful of trying new things. I did not have any goals in life. Through the project, I have a better understanding of myself and have become confident about my talent and passion for dancing. I am more proactive and optimistic now."



Personal Development Plan

My long-term vision (Inspiration):
To be a dancer

My short-term goal (Action item):
To enrol in a dancing course

Participant WONG Chun-wang (left) and his vice principal giving a dancing performance at the school carnival.

"For example, when I was preparing for a dancing performance for a school charity carnival, I not only focused on choreographing but also shared dancing skills with our vice principal, who was going to perform with me in the event. I even sent him words of encouragement over a text message and wish our performance a success the day before the event."

"CDF makes me realise that we all have our own strength and potential. Find your goal, work towards it and one day, you will achieve it," he said.

Life game stimulates self-reflection on goal setting and life planning

Four NGO operators, namely **Baptist Oi Kwan Social Service, Christian Action, Industrial Evangelistic Fellowship** and **Urban Peacemaker Evangelistic Fellowship** jointly organised a training activity, *Lifegame* for their CDF participants for supporting their personal development. Almost 200 of them took part in *Lifegame*, a three-day and two-night training camp led by the **Ministry on the Rock**. *Lifegame* is conducted in a form of life simulation game, where players have to deal with various challenges, setbacks and opportunities that may come up during their “lifetime”. The experience gained from the game will inspire players to reflect on their life goals, helping them to understand the importance of life planning.



CDF participants from four NGO operators joining the *Lifegame*.

The *Lifegame* happens in a place called “Free City” of which all players are its citizens. Each player is given, on a random basis, an identity, a social status and some assets. Some may be born rich and can inherit a large estate, while some others may be from underprivileged backgrounds, with high educational qualifications but live in poverty.

Like the real world, the “Free City” comprises local communities, government authorities, public organisations, private companies, shops and restaurants, schools, religious institutions and places of entertainment to cater for the daily needs of its citizens.

The time span of the game starts from 2020 and ended in 2055. In other words, the lifetime of each player covers a period of 35 years in the three days and two nights, and a player ages five years for every two hours in real time. In the game, each player has to go through different stages of life, such as taking examinations, making career choices, starting businesses, getting rich, going bankrupt, getting married, experiencing divorced, having children, facing retirement,



Participants attending a police job interview in the “Free City”.

illness and even death. How the game of a player ends depends very much on the choices the player makes during his/

her lifetime. For example, when players look for jobs in the game, some of those with higher educational qualifications may expect a higher salary, but some may simply base their choices on their interests and dreams. For those with lower educational qualifications, job opportunities available for them may be fewer but they can pursue further study as a working student so as to improve their upward mobility.

The game also gives players an opportunity to learn about wealth management. Wages are the main source of income in the “Free City”. Having said so, income can also be obtained through inheritance, dividends and investment returns. Apart from paying for their living expenses, players have to set aside a portion of their income as contingency money for meeting the needs which may arise at different life stages during the game. They also have to record all their expenses on their individual log books and a balance sheet will be generated for each player at the end of the game.

“There is no ‘take two’ in the real world but the game gives everyone a second chance,” said Mr Stanley LAW, Project Co-ordinator of the Urban Peacemaker Evangelistic Fellowship, after the activity.



Participants queuing for daily necessities and entering records into their log books.

“The experience and insights the participants gained from the game can inspire them to think about the meaning of life, and help them prepare for similar situations in the future. We are glad to see that all of them are able to learn something useful for their life planning.”

Visit the CDF website for participants’ sharing.



Sharing of Islamic Kasim Tuet Memorial College: CDF projects are of great benefit to students from grassroots families



A group of students from Islamic Kasim Tuet Memorial College participating in an activity of CDF.



“Hong Kong is Our Home” and “Plan for a Better Tomorrow”, the school-based projects operated by Islamic Kasim Tuet Memorial College in 2014 and 2015 respectively, saw the participation of 110 students from grassroots families. The majority of the students are ethnic minorities.

Iqra SULTAN is one of the recent graduates of the first CDF school-based project. Iqra’s parents are from Pakistan while Iqra was born and brought up in Hong Kong. She has made use of her Targeted Savings to enhance her academic performance and was admitted to the Faculty of Arts of the University of Hong Kong last September, taking a big step toward her dream as an English teacher. With support and encouragement from her mentor and parents, Iqra has also spent some of her savings on taking driving lessons. According to Iqra, it was rare for girls to learn driving in a traditional Pakistani society.

Ms Luisa CASTRO, teacher-in-charge of the projects, said that CDF participants had shown noticeable improvement in their academic performance and personality. “I believe the opportunity to receive individually relevant guidance from volunteer mentors is the most valuable part to CDF participants. Through reaching out beyond their existing networks, they were able to gain new perspectives and insights which have helped improve their self-knowledge and awareness, preparing them for their future development,” she said.

During the implementation of the projects, Ms CASTRO encouraged students to play a leading role in organising activities so as to increase their sense of involvement while on the other hand relieve the workload for the school.

“In some areas, for example, when organising activities targeted at students, we adopt a student-led approach. We have teachers leading and engaging students in discussions in the first place. Students are then given a free hand to design and implement the activities. In this way, not only we can have extra manpower for organising activities, but this is also a great opportunity for our students to develop their leadership skills and sense of responsibility. They are more eager to get involved as the activities are those they are interested in.”

“I look forward to seeing more of our students achieve personal growth through participating in CDF projects. I also hope that more schools will share our views and recognise that the philosophy and project components of CDF are highly beneficial to the long-term development of their students,” said Ms CASTRO.



CDF participant Iqra SULTAN (middle) holding her remarkable results in the Hong Kong Diploma of Secondary Education Examination (HKDSE), together with her father and Principal Ms Zareenah HO (left).

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