Community Intermediary of the Year

The judges will be looking for an individual/agency/ team that can demonstrate how he/she/the team has embraced the role in contributing to the community. This can be through a one-off project or on-going community services with a charity in the year. The award winner should be able to demonstrate concrete example(s) of tangible and intangible achievement in CSR programme(s).





Through current social events, Freddy initiated community service projects to provide opportunities for empowering young people to create positive changes



 Freddy believes being fully devoted in community service is an impactful behaviour to create positive change to the society.

Freddy Tse

Freddy Tse graduated from the Hong Kong Polytechnic University with a master's Degree in Corporate Finance. He joined FWD Hong Kong in 2009 and has gained several industrial awards over the years such as QAA, LUA Best financial planner -Gold Award in 2015, GAMA IMA - Silver and GAMA FLA - Silver in 2017.

Apart from his tremendous professional career, Freddy started his community service in 2011 by joining NGO JCIHK affiliate chapter JCI North District and stepped up to be National Vice President

in 2021. During the term of office, he has initiated multiples projects that enhanced JCI North District projects' quality and empowered young people to create positive change towards the society.

Believing the principal: "We don't have to be great to start, but we have to start to be great.", Freddy never stops his contribution to the society during the covid-19 pandemic, including but not limited to mask donation, LIONS Club fund raising event and charity run.



▼ Karine has been invited to speak on many occasions in Hong Kong and overseas. Believing everyone is unique, she encourages people to excel and be the best version of themselves.





Karine Lam

As a District Director of AIA Hong Kong and founder of The First Class Group, an organisation dedicated to community service, Karine Lam is a prolific columnist for major publications. Since joining AIA Hong Kong in 2006, she has maintained an exceptional level of performance in terms of team development and personal production. She won the Asia Trusted Life Agents and Advisors Awards - Insurance Agency Leader of the Year 2017 and Inspirational Leader of the Year 2021, and was named Top District Director of the Year in 2020. An MDRT life

member, she has qualified for 6 MDRTs, 4 COTs and 5 TOTs.

Advocating her purpose "Be a source of love and energy", Karine builds her district to multiply the power of giving and serving, and to make a positive impact on society. Her commitment to community services was highly recognized: Hong Kong Professional Elite Ladies Awards 2012, Most Outstanding Female Leaders in Asia 2018, Jessica's Women of Excellence 2019. The First Class Group was also honoured with the "Caring Company" distinction 2020/21.



 Steve has given more than 120 speeches to high schools, universities, social service group and companies.



▲ Steve Lo, senior branch manager of FWD Hong Kong and Founder of Wheel for Oneness (NGO) to promote and educate public about disability inclusion



Steve Lo

Steve Lo Chun Yin, currently the senior branch manager of FWD Hong Kong, has been serving the insurance industry since 2008. Apart from achieving numerous successes in his professional field, Steve is also a tireless advocate for charity works with his team.

To promote the spirit of community care and the importance of embracing social inclusion, Steve combined his interest in running and volunteering by establishing a charity organisation "Wheel for Oneness" in 2017, through which he assembles a group

of running enthusiasts to literally "carry" kids with physical disabilities using a specially designed cart to explore the world, locally and worldwide, including the Gobi Desert and Kyrgyz Republic.

Cumulatively with hundreds of talks and thousands of audiences since 2012, Steve set up Oneness Academy in June 2021. It is a physical school that creates job opportunities for the disabled and facilitates people to appreciate the true association of disability inclusion.