

DREAMING BIG

ENRICH ANNUAL REPORT 2014



ABOUT ENRICH

Established in 2007, Enrich is the leading charity promoting economic empowerment for migrant women in Hong Kong.

We do this by providing financial literacy, business development and personal growth education. We also provide one-to-one mentoring and offer a financial counselling service to migrant women and their employers.

www.enrichhk.org

4 staff members

5 trainers

7 training languages

15 programme partners

20 training venues

318 workshops

5,586 migrant women educated



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FOREWORD BY THE BOARD CHAIR

Welcome to Dreaming Big, Enrich's 2014 Annual Report. 2014 was a great year for Enrich as we significantly increased our capacity to empower migrant women in Hong Kong.

For the 320,000 migrant women in Hong Kong who have left their home countries in the hope of making a better future for themselves and their family, this dream unfortunately often remains exactly that. Most migrant women face significant financial hardship due to huge needs at home to educate, feed and house their direct and extended family. The high cost of living in Hong Kong and the little support they receive to save and plan for the future means many migrant women leave Hong Kong years later worse off than when they arrived. Many are forced to either stay in Hong Kong or send their daughters in their place, thereby continuing the cycle of poverty.

Since its establishment in 2007, Enrich strives to provide migrant women with the necessary knowledge and tools to break this cycle. Many people take financial literacy skills for granted, however managing and saving money is not easy and requires specific tools, knowledge and motivation. Enrich offers a Financial Education Programme that gives migrant women the knowledge and skills to put in place plans for their future, an Empowerment Programme that gives them the confidence to put these plans into action, and Outreach and Advocacy Programmes that promote our work and champion migrant women's rights across Hong Kong.

2014 has been an incredible year in our mission to break the cycle of poverty. Enrich experienced significant growth in all aspects of the organisation: financial resources; staff and training team; programme supporters; donors; media exposure; and we even opened our first office and resource centre. Looking towards 2015 we continue to dream big and aim for further expansion with new partners who wish to support Enrich's long-term sustainable growth plan.

On behalf of the Board of Directors we would like to extend a huge thank you to the endless dedication and enthusiasm of the Enrich staff and trainers and express our gratitude for the continued support of our advisors, programme partners and donors. As a small organisation, it is the continued dedication and efforts from others that allow Enrich to reach an ever-increasing number of migrant women and help them realise their financial dreams and secure their financial stability.

Myriam Bartu and Annelotte Walsh
Co-Chairs of the Board of Directors

EXECUTIVE DIRECTOR'S REPORT

This report marks the end of a momentous year for Enrich - a year during which we experienced unprecedented growth and reached some fantastic milestones.

Overall, our Financial Education and Empowerment Programmes grew from strength to strength with a record number of 1,781 migrant women participating in 89 events across Hong Kong. Specifically, our basic financial literacy course, Money Wise Migrants, remained our most popular course equipping 332 women with the necessary skills and tools to effectively plan, budget and save for their future. Meanwhile our business development and investments courses provided 246 budding migrant entrepreneurs and investors with the knowledge and insights to deliver their plans with as a little risk as possible. Confidential one-to-one support was also provided to 50 migrant women through our mentoring and financial counselling services.

Our Empowerment Programme also grew in popularity almost doubling from 88 participants in 2013 to over 169 in 2014. We also piloted a new Stress Management course and specifically sought out migrant women still very much affected by the devastation left by Typhoon Haiyan to participate in this course.

Outreach remained integral to our programme delivery and we were delighted to welcome almost 1,000 women to events across Hong Kong. Focus was given to more vulnerable migrant women populations, particularly women from South Asia, and we were thrilled to welcome new programme partners to help us reach out to these groups.

Enrich was recognised for its work with a special mention by the Philippine Consulate during Philippine Independence Day as well as through HerFund's *She Dares to Change* Award. We were also featured in various Hong Kong publications throughout the year and our own press releases and blog articles attracted further interest and enquiries from journalists.

After a very successful 2014, we welcome and move forward to 2015 with more resources than ever before, bigger dreams to achieve, and with our most ambitious year ahead of us. All this planned from the comfort of our new office and training centre - securing which was without a doubt one of my own personal highlights of the year gone by.

Our 2014 accomplishments serve well as strong building blocks for 2015 and beyond. On behalf of the Enrich team, I would like to thank you for your continued support.

Lenlen Mesina, Executive Director



FINANCIAL EDUCATION PROGRAMME

652 participants in
66 financial education events
36 women received one-to-one mentoring
20 women received financial crisis
counselling





Enrich's Financial Education Programme offers workshops in basic financial literacy, making investments and business development to migrant women working in Hong Kong. In 2014, we welcomed 652 participants to 66 workshops as part of this programme.

With the support of corporate partners, we were able to offer one-to-one mentoring to 36 graduates of this programme. In addition to the core workshops, we also offered a confidential financial crisis counselling service to 20 migrant women who were facing debt crises or emergencies.

332 educated in 28 Money Wise Migrants workshops

FINANCIAL LITERACY

Enrich's flagship financial literacy course, Money Wise Migrants, remained the most popular workshop in 2014. During this workshop participants learn how to make a budget, set savings goals and make plans for their future. All migrant women are encouraged to attend this workshop before they progress to the more in-depth financial education workshops.

161 educated in 12 Making Investments workshops

MAKING INVESTMENTS

Making Investments workshops educate migrant women on investment options, whilst also highlighting popular investment scams and pitfalls that can see savings dwindle quickly. Popularity grew significantly for Making Investments workshops in 2014, with almost three times the participants in 2014 than in 2013.

87 educated in 16 Setting Up Your Business workshops

BUSINESS DEVELOPMENT

Setting Up Your Business is an in-depth business development workshop that enables migrant women to refine their business ideas and develop business plans that can sustain their future when they return home. The workshops also explore basic business finance, marketing strategies for small businesses and contingency plans when businesses fail.

36 mentored in two One-to-One Mentoring events

ONE-TO-ONE MENTORING

Corporate volunteers from Credit Suisse and BlackRock mentored graduates from Enrich's Financial Education Programme in two mentoring events in 2014. Volunteers helped migrant women review progress against savings goals and offered guidance on their future plans.

20 migrant women received financial crisis counselling

FINANCIAL CRISIS COUNSELLING

Enrich's Financial Crisis Counselling service offers tailored, one-to-one advice and guidance to migrant women who may be facing debt crisis situations or have complex financial queries that are not covered in standard workshops. Enrich counsellors guided 20 migrant women through such crises.

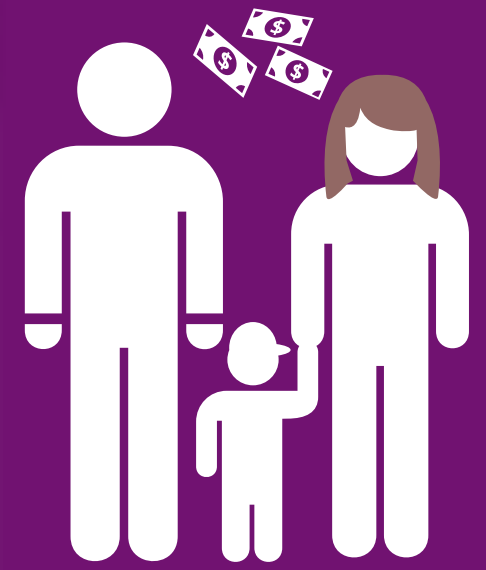
12 migrant women supporting 63 family members were awarded Enrich livelihood grants

SPECIAL PROJECT: TYPHOON HAIYAN APPEAL

In November 2013, Typhoon Haiyan devastated the Philippines, killing at least 6000 and depriving thousands of families of their homes and livelihoods. In response, an Enrich fundraising appeal raised almost HK\$ 70,000 to be distributed in the form of grants to beneficiaries affected by the typhoon. Early in 2014, 12 migrant women supporting a total of 63 family members received Enrich grants. These grants empowered migrant women to restore livelihoods back home by supporting house reconstruction, agricultural businesses and immediate family needs.

2015 AND BEYOND

- A new workshop, Asset Building, will be added to the Financial Education Programme in 2015. Aimed at migrant women planning to acquire assets, this workshop will provide guidance and basic information about various types of assets and how migrants can prioritise their acquisitions based on their family needs and future goals.
- Enrich's Financial Crisis Counselling service will be expanded and advertised to employers who are concerned about their domestic worker's debt levels or finances. Longer-term a helpline, email helpdesk and confidential drop-in centre will be offered to migrant women in need.
- Enrich will continue to gather beneficiary feedback and measure the impact of its programmes with automated online surveys that will streamline impact evaluation collation and data analysis.



EMPOWERMENT PROGRAMME

130 migrant women educated at
9 Speak Up workshops
39 migrant women empowered at four
Stress Management workshops

Enrich's Empowerment Programme offers unique personal development opportunities for migrant women with workshops that cover confidence building, assertive communication and stress management techniques. In 2014, Enrich welcomed 169 women to 13 personal development workshops.

130 migrant women educated at nine Speak Up workshops

SPEAK UP

Speak Up remained very popular and well attended in 2014 with 130 participants educated at nine workshops. Speak Up empowers migrant women to better communicate with family members, employers and peers on issues relating to their employment rights, financial security and general well-being.

39 migrant women empowered at four Stress Management workshops

STRESS MANAGEMENT

Stress Management was a new addition to Enrich's training schedule in 2014. The pilot programme welcomed 39 women to four workshops in which they learnt techniques and tips to manage stress levels and anxieties, often related to being so far away from family and home. Many of the attendees had been personally affected by Typhoon Haiyan and were still experiencing significant trauma and upset as a result of this.

2015 AND BEYOND

- Raising Financially Responsible Children – a new empowerment programme aimed at migrant mothers – will be piloted in 2015. The new workshop will empower migrant mothers to talk to their children about money, encouraging them to take an active role in saving, budgeting and planning for the family's future.
- Following the demonstrable impact of Stress Management workshops piloted sessions in 2014; stress management techniques will be incorporated into other empowerment workshops. Enrich will also look to organise other special events that encourage migrant women's creativity and resourcefulness as part of the 2015 programme.



OUTREACH PROGRAMME

960 migrant women educated
in 10 outreach events
3 new programme partners
7 training languages offered
20 training venues

Enrich's Outreach Programme was an integral avenue for recruiting new students to the Financial Education and Empowerment Programmes in 2014. Alongside ten targeted outreach events, word-of-mouth remained an important recruitment tool and Enrich was pleased to find 100% of respondents in the 2014 impact evaluation survey reported recommending Enrich to friends.

960 migrant women educated at 10 outreach events

HONG KONG WIDE OUTREACH

In June 2014, Enrich joined the Philippine Independence Day celebrations at Chater Road, Central and used the opportunity to administer a survey among Filipino migrant workers on savings and debt levels. Results from the survey were alarming, particularly in relation to indebtedness, and media outlets referred to the results in stories later in the year.

Later in 2014, Enrich joined Indonesia's Independence Day event at Victoria Park, Causeway Bay where Enrich trainers talked with Indonesian migrant women on the importance of financial education.

Alongside these large events, Enrich met with migrant women at eight other outreach events across Hong Kong, covering areas from Discovery Bay to Ma On Shan.

TARGETED ETHNIC MINORITY OUTREACH

As part of Enrich's Outreach Programme, particularly focus was given in 2014 to reaching migrant women from minority populations, including Bengali, Nepali, Sri Lankan and Thai women. Enrich added two new programme partners to specifically target these populations and in late 2014, Enrich delivered financial literacy workshops to officers and active members of the Union of Nepalese Domestic Workers. In partnership with the Christian Action SHINE Centre in Tuen Mun, Enrich also facilitated a session on money management, budgeting and goal setting for South Asian migrant women in December.

2015 AND BEYOND

- Workshops will be tailored and resources will be developed to reach out to most vulnerable migrant women in 2015 including new arrivals, minority populations and those facing serious debt crises.
- A broader outreach and advertising programme will be rolled out to increase participant numbers across all workshops.
- A new Ambassador Programme will be piloted in 2015, training a team of enthusiastic migrant women to become inspiring spokespeople and advocates for financial education. A unique development opportunity for Enrich graduates, the programme will also offer a new, previously under-utilised avenue for outreach.
- In an exciting pro bono partnership with JP Morgan, Enrich will launch an online outreach tool. The tool will utilise technology to reach out to migrant women by engaging them with the topic of financial education in a fun and interactive way.



COMMUNICATIONS AND ADVOCACY

- 24 blog posts & press releases written
- 4 radio interviews
- 2 letters published in the SCMP
- 13 news articles featuring Enrich



Lenlen Mesina (right) from Enrich advises domestic helpers Johanna Joy Lozada (left) and Reyn Guimbalan (middle) about how to manage their finances in Hong Kong.

... years,
... out of
... stay at
... I only
... of the dog,
... church and spend
... because I
... left to spend,"

... money bank
... friends who
... Guimbalan was
... "They never
... said Guim-
... eventually got
... vicious cycle of
... working many years,
... helpers might
... when they get
... than the day
... still with no
... could really
... into
... family
... feel
... Guimbalan, bursting into
... laughing, "It was very inter-
... started changing my inter-
... has since become a far
... organized person,
... exactly how much
... comfortably send
... did more than
... the migrants
... ch's work-



shops had debts to deal with.
Johanna Joy Lozada was
one. She has her own busi-
ness back home in the Phil-
ippines — a rice shop. She
had borrowed a lot of money
and went broke. She took
up a domestic helper's job
in Hong Kong two years ago
— still clueless about money.
The money she earns
from her job in Hong Kong
pays for her father's medi-
cine, sends her daughter and
younger brother to school.
Her goal is to raise enough
money to be able to return
her business.
Thanks to the guidance
from Enrich, Lozada says she
is now debt-free. "Financial

litteracy is very important.
I'm training my family mem-
bers to draw up budgets,"
said Lozada. It will take her
another two years in Hong
Kong to raise the funds she
needs to go back home and
start her business again.
Guimbalan is also se-
rious about her financial pri-
orities. "Right now, I don't
need to send home money
good. I need to sustain my-
self and my family. My mem-
bers are becoming more
sustaining with the money
they've saved. They're plan-
ning to build a house," said
Guimbalan. With the guid-
ance from Enrich, she's
becoming more confident
about her financial future.
About her new life in
Hong Kong, she said it
was a new lease on life.
"I'm happy to be here and
working for Enrich. I will
continue to improve my-
self and my family's life
in Hong Kong."

ROY LIU / CHINA DAILY

Ban on import of poultry
The city on Wednesday banned the import of poultry meat and products, including poultry eggs from Italy's Veneto region, according to Centre for Food Safety. The ban followed a World Organisation for Animal Health announcement that there were outbreaks of H5N8 avian influenza in the region. The H5N8 is one of the many subtypes of the influenza virus, more commonly known as the "bird flu". The centre said it was one of the latest H5N8 outbreaks in the region.

Touching Hearts
Award in 2011 and Hong Kong Youth Social Entrepreneurs Award in 2013.

Contact the writer at basu@chinanow.com

Enrich's public profile grew from strength to strength in 2014. With a marked increase in media enquiries, a new website and communications strategy, and a high profile advocacy event – Enrich raised the profile of migrant women's rights in 2014.

MEDIA COVERAGE

In 2014 Enrich made major leaps in our communication work. In total Enrich issued four press releases; posted 20 blog posts; successfully submitted two editorial letters to the South China Morning Post; and were featured in 13 media outlets including China Daily Asia, South China Morning Post, The Sun, HK Helpers Campaign, RTHK, Hong Kong News, iMoney, Playtimes, Life on Lantau and Around DB.

AWARDS AND RECOGNITION

In celebration of Women's Month in March Enrich was proud to see Executive Director Lenlen Mesina receive HerFund's She Dares to Change Social Justice Award in recognition of her work to promote migrant worker rights in the Philippines and Hong Kong. The award drew a great deal of attention and resulted in a marked increase in media enquiries and speaker requests. Along with speaking engagements on women's rights at Barclays, BlackRock, Credit Suisse, and City University, Enrich was also recognised as a leader in the field of impact measurement and asked to present our model at an NGO training workshop.

NEW WEBSITE AND RESOURCES

Thanks to pro bono partner, Bauhinia Solutions, Enrich's website underwent a makeover in early 2014. In addition to a fresh new look, the new website features a regularly updated blog, hosts a comprehensive training schedule and

highlights Enrich success stories. The new website also features information and resources for employers on how best to support their domestic workers to better manage their finances.

DEBT ROUNDTABLE

In October 2014, Enrich hosted the first in a planned series of roundtable discussions on key migrant worker concerns. The roundtable brought together key stakeholders concerned with migrant worker debt in Hong Kong including NGOs, academics, employers and migrant workers. An action plan for addressing migrant debt concerns was drawn up, with specific focus on unscrupulous loan agencies and their role in maintaining a cycle of indebtedness for migrant women.

2015 AND BEYOND

- Following recommendations at the debt roundtable, Enrich will produce a rights guide to money lending for migrant women.
- A dedicated communication volunteer will be recruited to help gain further media coverage and boost Enrich's social media profile.
- Further Roundtable discussions will bring together key stakeholders on critical migrant issues such as financial inclusion.

FUNDRAISING

Enrich was supported by numerous innovative and creative community fundraising initiatives in 2014.



Myriam Bartu and Maria Garcias recycled lightly used, unwanted goods and toys and sold them at an open-house sale and a second-hand toy fair to raise **HK\$ 30,334**



Emily Halsall and Kitty Poole ran in the Hong Kong 5km Colour Run to raise **HK\$ 5,172**



Bikini Fit worked out whilst dressed as Jane Fonda to raise **HK\$ 14,000**



BlackRock employees wore jeans to work to raise **HK\$ 26,172**



Credit Suisse employees donated money to update their corporate profile pictures to raise **HK\$ 17,040**



AME Gallery hosted a canapés and cocktail night with a charity raffle to raise **HK\$ 14,000**



Alessandra Tinio recruited talented bakers to create boozy cakes for sale to raise **HK\$ 3,050**



Cristina Cayat and other migrant women made jewellery and key chains to sell at Enrich fundraisers raising **HK\$ 1,500**

FUNDRAISING

2015 AND BEYOND

- Fundraising packs will be produced for corporate partners and individuals wishing to deliver fundraising campaigns on behalf of Enrich.
- Enrich's new presence on fundraising platform Justgiving.com will be promoted widely to increase community fundraising initiatives.
- Enrich will look to further diversify its funding base, reducing reliability on major funders and securing sustainability into the future.
- Effective corporate partnerships that offer skills-based volunteering and/or programme sponsorship will be proactively sought.

A PLACE TO CALL HOME

After seven years of operating from coffee shops and apartments, Enrich officially opened its own centre in November. A resource centre, training space and confidential drop-in spot for migrant women and their employers, the new centre will be instrumental in Enrich's growth plans for the next few years.

Generous donors enabled Enrich to fully furnish the space within a few days while the Enrich team undertook several days of DIY in order to make the space feel more like a home.

With special thanks to donors:

Myriam Bartu

Gwen Dahlberg

Emily Halsall

Gitanjali Harjani-Hardassani

Lenlen Mesina

Junko Otani

Aasha Pai

Tynna & Joseph Tadeo

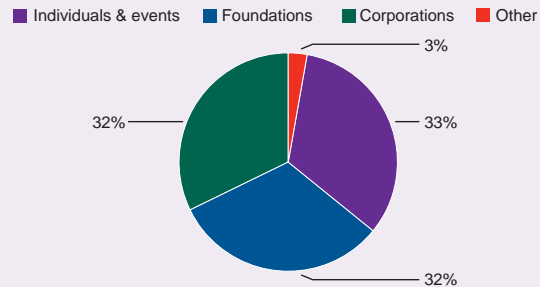
Kylie Uebergang

Annelotte Walsh

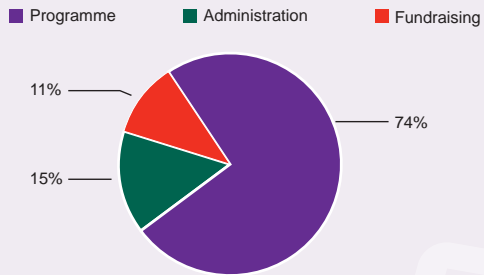
DB Mother and Friends

FINANCIAL REPORT

Total Income: HK\$1,438,739.16



Total Expenditure: HK\$727,248.08



Statement of Comprehensive Income (as at 31 December 2014)

	Year end	Period
	31 Dec 14	1 Jul 12 – 31 Dec 13
	HK\$	HK\$
Income		
Donation income	516,011.73	218,768.00
Funding income	874,749.48	376,700.00
Other income	47,977.95	27,644.09
	<u>1,438,739.16</u>	<u>623,112.09</u>
Less: Expenditure		
Programme	541,294.16	387,841
Administration	110,403.92	38,648.01
Fundraising	78,750.00	
	<u>727,248.08</u>	<u>426,489.01</u>
Surplus	711,491.08	196,623.08
Other comprehensive income		
Waiver of amount due to Directors		8,356.90
Total comprehensive income	<u>711,491.08</u>	<u>204,979.98</u>

Statement of financial position

	2014	2013
	HK\$	HK\$
Current assets		
Bank Balance	1,056,678.14	407,801.89
Other receivables	8,394.66	2,279.29
Deposit and prepayments	31,349.45	
	<u>1,096,422.25</u>	<u>410,081.18</u>
Current liabilities		
Accruals & other payables	(10,911.11)	(36,061.12)
	<u>(10,911.11)</u>	<u>(36,061.12)</u>
Net assets	<u>1,085,511.14</u>	<u>374,020.06</u>
Accumulated funds		
Reserve fund	142,806.85	142,806.85
General fund	942,704.29	231,213.21
	<u>1,085,511.14</u>	<u>374,020.06</u>

TEAM AND BOARD

OPERATIONS TEAM

Lenlen Mesina, Executive Director
Emily Halsall, Director of External Relations
Tynna Mendoza, Coordinator
Ethel Del Fierro, Accounts Officer

TRAINING TEAM

Raul Puentespina, Head of Financial Literacy and
Entrepreneurship Training
Anna Marie Martinez, Senior Trainer
Ping Somporn Bevan, Senior Trainer
Betty Listianti, Trainer
Apriana Chrisnawati, Trainer
Wilfed Tan, Trainer

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Annelotte Walsh, Co-Chair
Abhishek Rawat, Treasurer
Tim Carey, Director
Daisy Dic Sze Tam, Director
Anjali Harjani-Hardasani, Director
Aruni John, Director
Sophie Paine, Director

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Linda Carmody
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Christina Kautzky
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Craig Nastanski
Aasha Pai
Cris Tolentino
Kylie Uebergang
Amy Vinas

WITH THANKS

MAJOR DONORS

American Women's Association
Barclays
BlackRock
Global Fund for Women

INDIVIDUALS WHO DONATED \$1000 OR MORE

Myriam Bartu & George Hong
Tim Carey
Linda Carmody
Anna Cheng
Albert Dela Cruz
Kevin Dempsey
Louise Duffy
Isabelle Ensarguet
Anjali Harjani-Hardasani
Estella & Cliff Huang
Bonny Landers
Aasha Pai & Patrik Sandin
Abhishek Rawat
Daisy Tam
Kylie Uebergang
Annelotte Walsh
Florence & Christian Edelmann

PRO BONO PARTNERS

Active Communications
Asian Charity Services
a + b = 3 Ltd
Bauhinia Solutions
Credit Suisse
JP Morgan
PriceWaterhouseCoopers
State Street

Special thanks to Jacky K Chan and Kristie Ip from PriceWaterhouseCoopers for designing this annual report and to Betty Listianti and Raul Puentespina for supplying photos. Thank you also to all the migrant women featured in our pictures.

PROGRAMME PARTNERS

Bayanihan
Christian Action
Equal Opportunities Commission
Helpers for Domestic Helpers
Islamic Union of Hong Kong
La Petite Enfance
Morrison Chapel
Pathfinders
Sophro Sense
St. Jerome's Church
TCK Learning Centre for Migrant Workers
The Chinese Rhenish Church Hong Kong Synod
Thomas the Apostle Church
Trinity Chapel
Tung Chung Catholic School
Union of Nepalese Domestic Workers
YMCA of Hong Kong

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