

ENRICHing and empowering women



2011 ANNUAL REPORT

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Foreword

Five years of empowering women in Hong Kong in so many exciting ways! 2011 saw Enrich celebrating her fifth birthday with substantial differences in the way we work. We have taken big leaps in empowering women through both business development and theatre. We ran a new course this year - Starting My Own Business which allowed migrant women to visualize their future. Over 20 aspiring entrepreneurs have been trained to plan and prepare for their ventures. We finalized an exciting new partnership with partner organization Unlad Kabayan in the Philippines that, culminated with a workshop in Hong Kong where our partners were able to provide country specific training and top tips for Enrich's enterprising Filipino migrants who are planning on returning to their homes. Our Street Theatre troupe grew from strength to strength, bringing Enrich's message of empowerment to the streets of Hong Kong with ringside seats at a street festival in Chater Gardens.

We at Enrich are proud to say that 2011 has been an innovative and colourful year as the pages below demonstrate. The women we work with have surprised and delighted us in their willingness to get involved and take Enrich's training to their peers, taking on ownership of projects and organizing workshops themselves. They have also reduced us to tears as they shared the stories of their struggles. They have brought us hope and inspiration as we see them full of confidence planning and succeeding in their dreams.

Not only have Enrich's migrants been empowered, so has our dedicated innovating team. This year three of our team members ran most of the show. Ping Bevan as Enrich's experienced and skilled coordinator continued to keep Enrich running like clockwork ensuring workshops were well scheduled, and all of Enrich's legal and funding requirements were met. Raul Puentespina managed Enrich's new Business Training project, single-handedly training and supporting two groups of enterprising women. Raul also organized and executed a business planmentoring workshop in partnership with Goldman Sachs and their volunteers, and a conference in partnership with Unlad Kabayan. Crisel Consunji provided soul and spirit, working closely with migrant women and giving them a voice through theatre and song, inspiring many more to get involved with Enrich and improve their own lives.

Enrich's participants have taken on more and more work and responsibility in organizing and implementing workshops and activities, usually on their own initiative. Our participants strengthen our team; indeed Enrich is achieving the distinction of being a true cooperative where a team of trainers, project managers, directors and concerned women work together on an equal footing to bring about positive change. In 2011 we are pleased to say that we have achieved our goal - working as equals together with migrant women to be agents of positive

Myriam Bartu, Aruni John, Lenlen Mesina

1. About Enrich

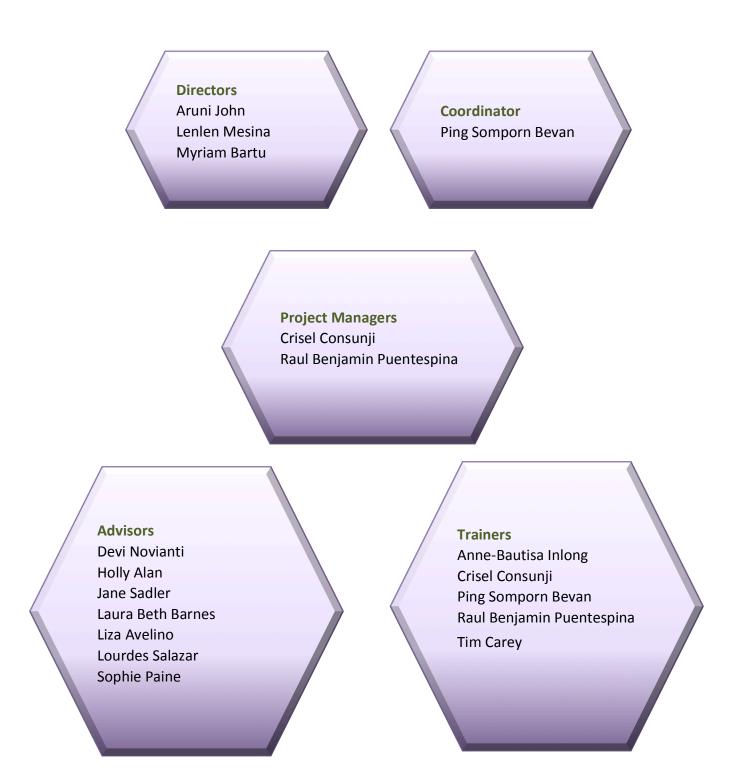


Established in October 2007, Enrich is a Hong Kong based registered charity working to empower disadvantaged ethnic minority women through practical financial literacy, business development and confidence training. Enrich delivers participatory workshops, training and support programs which help these women take greater control of their lives, secure their future and raise their standard of living.



Enrich's primary target clients are foreign domestic helpers currently employed in Hong Kong, and permanent residents from ethnic minorities, in particular Pakistani and Nepali women.

Team Enrich consists of:



2. Entrepreneurship Training

During the fist few years while Enrich had a strong focus on financial literacy training, we learnt that many of the women that Enrich trained planned to set up businesses upon their return. Enrich got a lot of requests to run training on setting up a businesses. 2011 saw big developments in this area thanks for a grant from Goldman Sachs. Enrich's most experienced Senior Trainer Raul Puentespina took on the role of Project Manager for Business Training and Enrich began training and supporting women in a whole new exciting area.

"Thank you so much for all the help and effort. It is nice to know that there are community outreaches like this that help us migrant worker to stand on our feet someday."

Business Course participant

After conducting the training, many of the participants realized that doing business was not easy as there were so many factors to consider. Some of the trainees said that, having experienced a simulation of setting up a business through the training, they did not want to pursue going into business and would continue to be employed. There were eight participants who pursued their business idea further and tried to develop it.



Enrich took a business course developed by our partner a+b=3 specifically for migrants in Hong Kong and further adapted and refined it. A total of 38 women attended the workshop, "Setting Up My Own Business – Financial Self Sufficiency". The output of the trainees during this course was to come up with a workable business idea and a simple business plan that could be used when trainees went back to their home country. The skills the trainees acquired through the course would equip them in starting and managing the business.



Due to limited information on their potential businesses, making the actual business plan was a challenge. The trainer encouraged them to gather more information and to try to learn more about their business idea and the chosen industry so that they could better plan their next step. Following requests from participants, Enrich organized computer tutorials for the women to receive training on Excel, which helped them in creating their business plans.

Those who plan to start a business are presently accumulating enough capital, and their time frame is to start their own business within a year or two from now. Enrich will continue to monitor the participants and will provide mentoring by email when they decide to start their businesses in the Philippines.

"I've learned a lot of from this course, I can relate some of my failures before in the business field so all of the topics, activities, ideas we shared, I keep it, note it and apply it. I already recommended this course to some of my friends."

Mary, Filipino business course participant.

partnership with Goldman Sachs' Community Team Works Enrich organized a business plan competition at the Goldman Sachs offices in June. Twenty business course participants worked in teams with a dozen Goldman Sachs volunteer to create business plans for new Filipino businesses. Participants presented their business ideas to the audience through skits, advertisements and demonstrations.



Overall the business course provided the women with skills and knowledge they can use when they move back to their home countries further facilitating their reintegration. Enrich hopes that through this training, returning migrants can be self-sufficient and can stand on their own. They will be reunited with their families and will also provide employment opportunities to the people in the community that they operate in.



"Has definitely changed the way I think about domestic helpers. Personal one on one interaction has helped me understand \mathcal{E}_{1} empathized at a different level."

A Goldman Sachs volunteer

GOLDMAN SACHS 2011 COMMUNITY TEAMWORK WITH ENRICH













3. New Partnerships

As a small and specialized organization we at Enrich have learnt that partnerships and collaboration is the way to increase our reach and efficiency, and raise standards. Enrich continued to run trainings through partner organizations in 2011, especially through our established partnership with the YMCA and Christian Action. Enrich has also developed new partnerships, the most significant of which are with The Association of Concerned Migrant workers in Hong Kong, and Unlad Kabayan in the Philippines.

The Association of Concerned Migrant workers

In 2011 Enrich's most active implementation partner was The Association of Concerned Migrant workers.

The Association of Concerned Migrant workers is a Hong Kong group led for and by migrant workers, mostly domestic helpers based in Discovery Bay. The group has no official status, no website, no staff and no address, yet what they have achieved has been truly remarkable. From organizing educational seminars to raising funds for flooding in the Philippines or supporting distressed migrants in Hong Kong The Association of Concerned Migrant workers is an incredibly effective grassroots group.



Over the last year they have organized and promoted several workshops for Enrich and their participants have attended Enrich's financial literacy training and business course and made up the first Street Theatre group. Two of the groups very dedicated hard-working awe-inspiring leaders, Amy and Marilou have now been invited to become advisors for Enrich in 2012.

Unlad Kabayan

While making business plans during the business training workshops, many participants found it difficult to find the information needed on topics such as pricing, marketing and souring to complete their planning work. Participants also voiced the need for more support in the form of mentoring, advice and access to loans upon their return home. Since a large part of Enrich's business course participants are from the Philippines, Enrich began seeking a partnership with an organization based in the home country of the women we work with.



One Enrich's director Lenlen Mesina spent much of 2011 in the Philippines and was able to develop a well thought out partnership with a very dedicated non-governmental training and advocacy organization. Unlad Kabayan works to ensure that migrant workers have successful and sustainable reintegration experiences in their home country. They provide opportunities for returning migrants to save up and invest at home, supporting local communities and livelihoods.

Enrich's partnership with Unlad Kabayan would like to see more synergies to make sure that women migrant workers who are able to save and manage their finances well will be able to invest and sustain themselves after retirement, while supporting local community development efforts.





Enrich and Unlad Kabayan co-hosted a forum in Discovery Bay, Hong Kong in January 2012 to provide more information for enterprising Filipino migrants. A total of 20 participants attended; most of them members of the Association of Concerned Migrant Workers who had also participated in Enrich's business training workshops. Two leaders from Unlad Kabayan came to Hong Kong as resource people for this event. Mayan Villalba, Executive Director of Unlad Kabayan gave a talk covering the macro perspective on wealth and resource generation and a micro discussion of how an individual can become an entrepreneur and generate their own wealth as well while trying to help out the surrounding communities.

4. Woman Worker Winner - Street Theatre

The Sunday Street Theatre: Empowering Women to Share – A Transformational Project!



When Enrich first started our Sunday Street Theatre project in October 2009, our primary aim was to teach Drama and performance art to migrant workers, in order to reach out to and encourage others to join our trainings in financial literacy, as well as confidence and communication. We saw the Sunday Street Theatre project as a means for these women to act out the lessons they have learned from our trainings. At the start the focus was performancebased but the project soon transformed into a cathartic tool for expression that we could never have predicted.



After the first few sessions we at Enrich found that the participants saw the program as a means to be creatively expressive, and as a means to find a more positive balance in their lives. As the sessions progressed and the group became more focused, we discovered that the power of the program was in the stories and sharing that these women engaged in. As in all forms of drama, the very basic activities are those that tap into the wellspring of people's experience, and allowing them to share them in an open and safe environment.

Free and uninhibited thought has therefore been allowed to surface in our trainings, where even the participants were surprised at the words and ideas that would spontaneously be expressed. This liberating aspect has been the strength of the program for the last two years, and both our groups in Discovery bay and the Bayanihan Centre have much to say. Participants were encouraged to create monologues to express their thoughts and emotions about working in HK and being a woman.



Here are two examples:

"I Have a Story..."

"It's about a friend of mine. She was in love with a man from the Philippines. The problem was, they were from different religions, so there love was a 'forbidden' one. Even so, they tried to make it work. They made plans that when the girl would go home, they would start a family.

"When the girl was ready to go home for good, she found out something very painful and shocking. The boy was so pressured by his family's wishes, that he went with another girl...

"He got the other girl pregnant.

"My friend was so hurt! The boy tried to offer her marriage but she said 'no.' He now had a responsibility, and she would not rob a child the chance to have a father.

"She went back to Hong Kong and devoted her life to helping her family, and serving God. Sometimes she wonders what would have happened if she had married him instead."

At this point in time, the facilitator asks, "How long did she stay in Hong Kong?"

"Another 16 years."

"16 years? Who is this lady?"

"Yours truly."

"Barbecue Grill"

One time, my my employers bought a BBQ grill, brand new. They spent so many times using it and it was very good for them. Then one day, they just stopped using it. Put it away in the storage.

Then I brought it out after a long time, and they discovered they still had use for it. So now, they keep having barbecues over and over again. They invite friends over and have a lot of fun. They even asked me to clean and take care of the barbecue grill.

Sometimes I wish I were that barbecue grill. Because that barbecue grill is not even a person, and they cherish it... I am a person. Shouldn't they take care of me, too?

Stories of Transformation and Impact

The series of exercises and exchanges encouraged women participants to express and share their thoughts and experiences. After realizing how such stories can change or impact other women and domestic workers who listen and watch their performances, they slowly had to courage to perform and share with a bigger audience.

Their stories prove to be good reminders to domestic workers here in Hong Kong about the kind of life they can live and what they can do to make their stay worthwhile. The performances delivered in a small group of 20 to a huge 300 audience in Chater Road allowed them to vent out grievances, encourage others to stand up for their rights, and move forward despite the challenges they face as domestic workers.

Everyone came out very positive after the series of exercises and shows. Aside from gaining much confidence in the way they talk and express themselves, they saw how their performance could lend voice to other helpers so that other groups and professionals could learn and understand more about what they are going through.

5. Monitoring and Evaluation

For the year 2011, the American Women's Association was generous enough to support our long overdue monitoring and evaluation project. The said monitoring and evaluation is not the typical numbers and figures game we want to see. We want to hear stories of change and stories that could inspire us in Enrich and others to do more to empower women through financial education and confidence building.

We have met with leaders, groups and individuals alike who attended our trainings since 2008 and asked them the basic question about what had changed after they attended the training with Enrich. Most of the answers were overwhelmingly inspiring!

Most ladies shared how they have organized their lives with the help of the training they got from Enrich. From stories of having a small shanty in the province to having a house of their own and a boat that could provide additional income to a lady who's been in HK for 15 years but only began saving for her future after attending Enrich's training. It is touching to see how one participant kept the card she used to write her goals after training she attended in 2008. The card has consistently served as a reminder for her to stick to her goals and save. Now she is close to meeting that goal.

Here is one inspiring story about Nene who happily shared how her life was changed after the series of trainings she attended at Enrich

THE STORY OF NENE

Nene's story is similar to most migrant workers who came to Hong Kong. She wants a better life and future for her family and good education for her children. She is separated from her husband and left her five children to the care of her parents in the province. Her life here revolved around work, organizing and attending parties with friends, and shopping and shopping and shopping, buying stuff for herself and things to send back home for her family. She found herself owing money to people and agencies to cover for all the shopping money she used and the extra money she had to send back home for emergencies which is beyond what she earned. This made her decide to spend her day off as a volunteer at the Bayanihan Center. For her, staying in one place away from all the 'temptations' of shopping was one of the solutions.

After five years, I met her again with a different story to tell. Happy and proud, she told me that she now owns a small internet shop in the province. She bought computer units with the money she regularly sets aside every day. After the training she realized that she really has to be very wise in spending her hard earned cash. The internet shop provides additional money for her family to spend for their day to day needs. This allowed her to keep and save more money here and plan for her retirement as well. She is now looking forward to spending her time with her mother, children and grand children soon.

Wanting to learn more about how she did it, she shared some tips and 'rules' she keeps in managing her finances:

- Write a budget and keep to it. She keeps a list of things she needs to pay and allocate her salary accordingly. It is very important that she knows where her money goes. She gives herself \$100 every week but spends even less than this amount. The savings from her allowance is used to purchase things for her family.
- 2. Avoid buying expensive 'branded' items. She spent so much money buying expensive things in the past which were not fully utilized. Thus, she learned how to find good quality items at bargain prices, and only buys what she needs.
- 3. **Learn to say no.** Learn how to say no to friends, relatives and family members who will ask or bprrow money. Teach them how to manage their money by remitting fixed amount every month. Encourage friends to find ways of spending less during their day off so they can save more.

- Borrow the amount you can pay. When planning to take out a loan from a person or an agency, make sure that the amount you will b0rrow is within the monthly budget you can keep to avoid getting into debt trouble.
- Make a list. The salary she gets monthly is fixed, but expenses are not. It can either go up or down, thus it is very important to list down all the expenses to know where her money goes. This is also useful to know where to cut or make adjustments budget wise.
- Pray and have faith. After doing 6. your part to make sure you will have a better life, pray and have faith in God for guidance and more blessings.

6. Audit Report

Note		HK\$		HK\$		
INCOME						
Donation	5		138,777.60	75,005.00		
Income						
Other Income	6		18,134.35	3,970.00		
156,911.95			78,975.00			
LESS: EXPENDITURE						
Auditor's		2,800.00		2,800.00		
Remuneration						
Advertising and Leafle	t	2,000.00		-		
Bank Charges		100.00		-		
Computer Expenses		-		780.00		
Coordination Fee		38,200.00		49,000.00		
Formation Fee		-		6,000.00		
Insurance		1,108.00		1,113.00		
Internet and Wel)	780.00		-		
Hosting						
Material Expenses fo	r	10,020.20		2,291.80		
Courses						
MPF		1,430.00		3,620.00		
Refreshment		12,456.10		4,666.30		
Sundry Expenses		2,955.10		7,704.40		
Telephone		1,100.00		-		
Transportation		2,722.90		4,933.70		
Training Fee		27,500.00		35,900.00		
103,172.30			118,809.20			
Surplus / (Deficit) fo	r	53,739.65		(39,834.20)		
the Year / Period						
Other Comprehensive	9	_		134,449.95		
Income- Reserve Fund						
Total Comprehensive	9	53,739.65		94,615.75		
Income for the year	/					
period						

Enrich Personal Development Limited (Incorporated in Hong Kong and Limited by Guarantee) Statement of Comprehensive Income for the period from 1st June, 2010 (Date of Incorporation) to 30th June, 2011

7. Future Plans

Full of energy and inspiration from all the accomplishments of 2011 and stories we learned from past Enrich training participants, we are now getting ready to take on more work towards strategic programs and sustained partnerships in Hong Kong and countries where our target participants came from. We are looking into the following areas:

Broader Outreach and Advocacy Work

We plan to employ various strategies to be able to reach out to more migrants groups and individuals here in Hong Kong. We will be utilizing the lessons from our Street Theatre program and make use of it as an advocacy strategy to encourage other domestic workers to attend trainings. We will be also be working on developing resource materials such as flyers, brochures and financial planners/calendars that will be useful to our target participants.

Institutionalizing Reintegration Program/s

This year is the best time to begin reflecting on how domestic workers should prepare for their retirement or homecoming. With the decision of the Hong Kong government to refuse domestic workers' Right of Abode despite their lengthy stay, it is but appropriate to develop and institutionalize reintegration programs for domestic helpers which should include discussions on: savings for retirement, business and other income earning opportunities in their home countries, as well as other possible investments they can make while employed to provide additional savings/money for their capital or future projects. Enrich will be working with partner organizations in the Philippines such as Unlad Kabayan and other groups with similar advocacies in other sending countries such as Indonesia and Thailand.

Engagement with government organizations

For years now we've been reflecting on how we can work together with different government agencies to ensure that financial capabilities of migrant workers becomes a core part of government programs prior to departure, during their work and after contracts. With this, we would look into how we can engage and collaborate with key agencies to better serve and empower migrant workers such as linking our training programs to existing government projects/orientation session, and possibly developing modules together.

Inclusion of low to middle income HK residents and Ethnic Minority groups

The demand to run financial literacy trainings not just for domestic workers has been increasing, thus Enrich will venture into developing and adopting modules suited for low and lower middle income workers and residents of Hong Kong. This would complement our desire to do broader outreach work not just for migrant workers but also for Hong Kong resident ethnic minorities.