

ENRICH @ FIVE

Annual Report 2012



“Five years of enriching and empowering migrant women”

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About Us

Enrich is an established charity registered in Hong Kong in 2007 providing subsidized financial and personal development training primarily for Hong Kong's 310,000 migrant women workers.

“Enrich’s mission is to enrich and empower migrant women through facilitative life skills training to take greater control of their finances, improve their quality of life and secure the futures of their families and children.”

“Our vision is a world in which migrant women in Hong Kong and their families at home are empowered and financially wise, achieving their life goals, and leading enriched lives.”

Our **approach** includes tailor-made training, ensuring a sustained and far reaching success effect -- and an ability to project through to the families of participating women as they utilise their training in a practical manner.

The main topics of our training are managing expenses, getting out of debt, savings, budgeting, confidence and communications and setting up a business. Our training sessions are held each month in a range of languages at different locations in Hong Kong.

Since 2007, Enrich has reached over 2,300 migrants, mostly women, and through them approximately 6,500 family members. The 60 % increase in savings rate observed after 6 months as well as the very positive participant feedback and their success stories have encouraged us to expand and reach more migrant women in order increase our impact in a more sustainable way.





Our Values

EQUALITY

Equality is at the core of Enrich, both in the way the organisation and trainings are run and in the way we aim to understand and empathize with those who come to us for help.

EMPOWERMENT

Empowerment lies at the heart of our organization. Through our training we ensure that migrant women are able to take control of their lives and provide a better future for themselves and their families.

INTEGRITY

We work independently from financial institutions and we do not sell other products as part of our training.

SOCIAL RESPONSIBILITY

Social responsibility is key to all Enrich does. As an organization we carefully consider the use of resources and aim to minimize the negative influence on our environment. Our training programmes advocate social responsibility and a more restrained use of resources.

COLLABORATION

We realise that much more can be achieved if we work together with other organisations to achieve our mission and goals. We use a collaborative style in interacting both within our team and with our partners and participants.

Foreword by Aruni John, Chair of the Board, Enrich

Goodbye Cyberspace! No more hazy talk about a parallel world that we're not sure we really inhabit – hello digital technologies that allow us to live in the real world in an increasingly more meaningful way. What has this to do with Enrich? **A little charity that started small is scaling up – up, up and away in 2013.**

Enrich started off by helping migrants here in Hong Kong, where they had come to work for a few years to make life better for their families back home in the Philippines, Indonesia and other South and South East Asian countries. Thanks to the influence of technology, we are all living our lives online – whether we like it or not – we meet friends online, we spend our savings online, and so do our migrant families. Enrich's world is getting bigger and smaller at the same time – as we reach out to an increasing number of migrants across the region, they are keeping in touch with each other, making their own links and sharing information on how to save money and put it to a productive use – all through their new and easily accessible worlds online.

2012 was a year of bank scandals, slowing growth across sectors, and macroeconomic troubles world-wide. But the 'technology' sector continues to go from strength to strength, and sentiment is far from depressed here. As I write this foreword, the parallels between the hard working migrants that Enrich helps and the 'technology' sector leap out at me – both are brave pioneers in a new world, fighting for their own growth and continued existence in an environment of global depression. Despite the international downturn and negative sentiment of the financial markets, the influence of technology continues to expand, as does the impact our migrants are continuing to make both here in Hong Kong, and back home.

It is indeed a new world, where migration trends are being reversed – thousands of Portuguese nationals are seeking jobs in their former colony Angola, and many Indians are returning 'home' from the West to take advantage of the diversity of economic growth back home.

This is a time in migration history where change is happening faster than we can perhaps keep pace with. We cannot leave this huge responsibility solely to policy makers – smaller organisations like Enrich must step up and share their responsibility. It is no longer enough to guide and inform the migrants with whom we work – **we must now challenge policies where we see fit, and protest to make effective change.**

Livelihoods are at stake and we at Enrich must rise to the challenge of advocacy on behalf of migrants to secure their rights to earn a livelihood here in Hong Kong. The incredible support that Enrich gets from our dedicated team makes me very proud to be Chair of Enrich's Board this year. I am delighted to look back on our work at Enrich as we complete 5 years, and see how far we have come. **Enthusiasm and motivation from all the team – without any substantial reimbursement has been the key factor in how much Enrich has grown.**

Thank you, more than I can say – you know who you are, and how much you do every day to keep Enrich not just alive, but absolutely amazing! Thanks to all of you, 2013 will indeed be a year of consolidation and growth for Enrich, seeing our staff skills diversify and strengthen, and our financial position become increasingly sustainable. In conclusion, I would like to express my great gratitude to all our partners, advisors, supporters and volunteers. All of Enrich's successes, both past and future belong to you, and to our wonderful team.

Best regards,
Aruni

Message from Managing Director Myriam Bartu

2012 was a special time for Enrich; our year of learning and transformation. Our impact study and consultation provided us with the opportunity to really listen to migrants and other NGO leaders with whom we have worked with in the past. Enrich's impact video – now on our website - documents the inspirational successes and challenges of migrant workers managing their finances.

2012 also saw us listening to, and taking on the advice of corporate professionals, advisors and funders in a wide variety of areas such as strategic planning, communications, branding, fundraising, and organizational development. We applied this learning and revised Enrich's organizational structure, mission, vision and core values. We reorganized our team, expanded our board of voluntary Directors and Advisors, and strengthened Enrich's governance and communications.

Partnerships continue to remain at the core of Enrich's programs. 2012 proved to be a key time for the development of new partnerships. We held our first 'international' training in Macau, and consolidated our many partnerships at home in Hong Kong. Most excitingly, we reached out to new partners in the Philippines and Indonesia who now play a central part in our work to support migrants when they return home.

Three key team members deserved a special mention for having driven Enrich's successful march forward in 2012. Lenlen Mesina, Enrich's Director of Programs and Advocacy led Enrich's impact study and determinedly stepped up our outreach work and partnership development.

Raul Puentespin, for the 5th year in a row delivered outstanding training workshops on both financial literacy and business, and together with Lenlen played a crucial role in defining the new Enrich. Nina De Guzman, Enrich's Coordinator diligently took on Enrich's administrative and design work and painstakingly edited Enrich's impact video.

Thank you to all of Enrich's incredible team: our trainers, operations staff, Board of Directors and Advisors. I am humbled by the endless voluntary hours and the frequent financial donations made by our team. In case I have not said it strongly enough before, this is the most dedicated, motivated and committed team I could ever have imagined being part of.

Thank you to our supportive partners, inspiring participants and generous funders; you are the wheels that allow Enrich to move and cover more ground.

2013 is Enrich's year of growth and expansion! Thank you for standing shoulder to shoulder with us and supporting us as we scale up Enrich's programs to transform the lives of more and more migrant women and their families.

Warm regards,
Myriam

Milestones from 2007-2012

- **2,300** participants trained impacting about **10,000** people across Asia.

- **145** workshops run throughout Hong Kong and **Macau**, focusing on **personal finance, confidence, communication and entrepreneurship.**

- Developed **partnerships** with organizations in the Philippines to **support returning migrants.**

- Over **200,000** participants reached with **financial advice** through community publications , radio broadcasts and social media.

- Built up an experienced team of trainers who are able to deliver courses in **several Filipino dialects, Bahasa Indonesia, Thai, Sinhala and English.**

- Workshop evaluations show consistently **excellent ratings** given by participants.

- Produced **documentary video** showing **life changing impact** of Enrich's training.

- Established partnerships with dozens of Hong Kong organizations and migrant support groups to run trainings including **Bayanihan Centre, Christian Action** and the **YMCA.**

2012 Highlights



Enrich delivered a total of 25 **training workshops**: 14 on **financial literacy**, 7 on **personal development** and 4 on **entrepreneurship**. 322 migrant women attended workshops in Hong Kong and Macau



Enrich's **impact assessment** found that women attending the training are able to make the difference between their **needs** and their **wants** and spend their income more wisely.



Enrich held focus groups, interviews and surveys with past participants to find out about how their lives change after Enrich's workshops. Enrich's **impact video** demonstrates the benefits participants gain from Enrich's programs.



Enrich's Sunday Street Theatre performed skits in front of hundreds of migrants in Charter Gardens, highlighting financial issues faced by migrants in Hong Kong. This was an emotionally empowering and liberating experience for the women involved.



Media: Enrich was invited as a guest speaker at for Tribong Pinoy, Radio Program of the Sun Newspaper in Hong Kong, reaching hundreds of migrants with financial literacy advice. Enrich is also featured in several magazines and newspapers, including the South China Morning Post, The Sun, Hong Kong News and Tung Chung Magazine.



Enrich held two **Away Days** where our team looked back on our past accomplishments and learnings and organized our plans for growth, new programs and organizational sustainability in future.



Enrich attended several workshops with the Asian Charity Services including a series of consulting sessions on strategic planning. Enrich's **vision, mission, values** and **organizational structure** were reviewed and updated.



Enrich organized a **round table consultation on reintegration** concerns inviting migrants and NGO's and Filipino community leaders to discuss how migrants can best be supported to prepare for a successful return home.



Enrich was invited as guest speaker at a **round table discussion on issues faced by Indonesian migrant workers** at Hong Kong university



Enrich marked its **5th Birthday** with a big party where our impact video is launched together with Enrich's new **financial planner**. Past participants, partners, advisors, and the Filipino **Consul General Noel Servigon and his wife, Mrs. Marichu Servigon** joined Enrich's team to celebrate this milestone.



Four Enrich team members attended the **Citi-FT Financial Education Summit in Manila** forming new partnerships with other financial literacy organisations around Asia. The team also visited existing partners in the Philippines.

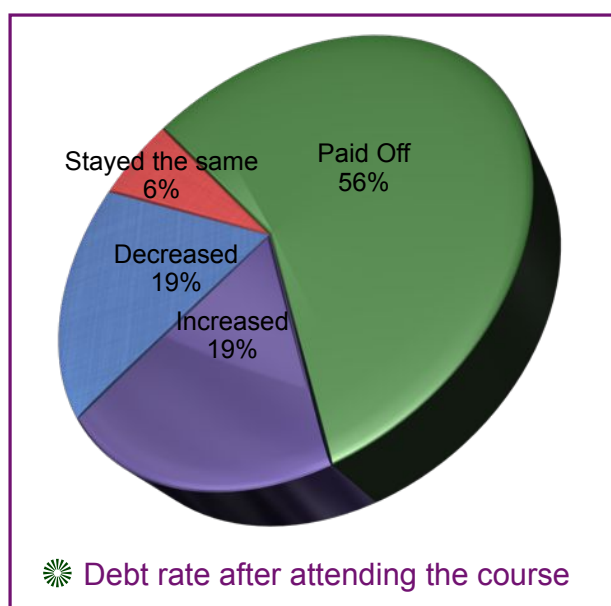


Enrich developed strong ties with the **Consulate General of the Philippines** who are supporting Enrich's outreach efforts. Several events in partnership with the Consulate General are planned for 2013.

Inspirational Statistics & Stories

Enrich's impact study has demonstrated that our workshops are having a very real and immediate impact on the lives of the women concern.

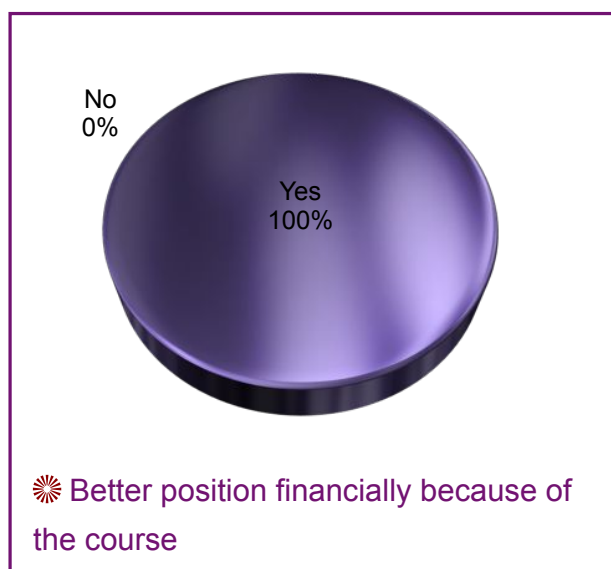
While most women were not saving any more before they attended Enrich's saving, 58% began to save regularly immediately after attending our workshops.



One of the most important ways to begin planning for a financial future is staying out of debt.

While about 70% of women were in debt when they came to our workshops, a full 60% of them managed to pay off their debts within 2 years of attending Enrich's training, and another 19% significantly decreased their debts.

Those whose debts increased were mostly related to the additional mortgage payments since they had saved up enough to buy a house.



All participants reported that after attending the training, they feel they are in better control of their finances and in a better financial position because of the adjustments they made based on the lessons they learned. This we hope to really see to be the long term impact of the trainings that Enrich delivered.



"Before I joined Enrich courses, I was a woman without any money and I could not set up anything.

After I attended Enrich courses, I have grown like a flower. I now have my own colour after studying with Enrich. I can manage a lot of my expenses from my own salary. I now feel confident."

"Thanks to studying with Enrich, I can write a budget and I also learned a bit about accountancy, debit, credit, money management and many other things. I also learned how to work properly. I learned how to do the preparation before cooking, and then finished my work at my employer's house."

"Me personally: my life has lots of colours, lots of flavours. I love my family through managing my finance, I am saving for me personally and for short-term and long-term goals for my family."

--Daisy, Enrich course participant from Indonesia

"In the past, I did not know where to go and how to get to my goals."

"After Enrich training, I likened myself to someone who learned how to drive a car. I now know when to stop, go or turn to be able to reach the destination I wanted to go."



"I learned to keep my expenses to a minimum especially on things that are not necessary. I refuse to bring too much cash whenever I come back to Philippines for my vacation. I also asked my son who is now in college, to make a budget for the allowance that I send him.

Overall, I am very happy with the savings I've made, the investment and insurance I purchased to ensure that I am fully covered as well."

--Remia, Good Habits with Money participant from Philippines

Partners

Partnerships are central and essential to Enrich's work. Most of Enrich's workshops were delivered in the premises of our partners – other NGOs, religious organisations and migrant associations. This year we continued to work closely with Christian Action and the Bayanihan Centre where Enrich not only delivered trainings, but also conducted focus groups, a consultation and our 5 year Birthday Celebrations.

In 2012 much of Enrich's outreach work was done through partnerships with other migrant associations, especially, Luzon Alliance, Sun Writers Club, and the Association of Concerned Migrants.

Another big boost to Enrich's outreach came from collaborating with The Sun, a Filipino community newspaper that regularly features Enrich's workshops and also invited Lenlen Mesina, our Director of Programs as a guest speaker on its Tribong Pinoy radio program.

Enrich was able to reach out to a wider range of migrants including pregnant migrants and new mothers through our partnership with PathFinders who been kind enough to allow Enrich to share their office when possible. Thank you PathFinders! Enrich's training expanded in 2012 with two very successful workshops held at the Morrison Chapel in Macau.

Training Partners

Asian Migrants Centre
Bayanihan Foundation
Christian Action's Domestic Helpers and Migrant Workers Programme
Chinese Rhenish Church
Discovery Bay Catholic Church
Discovery Bay Anglican Church
Helpers for Domestic Helpers, St. Johns
Islamic Union
Morrison Chapel (Macau)
Pathfinders
St Jerome Catholic Church
Thai Workers Credit Union
Thai Regional Alliance
Tung Chung Catholic Church
Unlad Kabayan (Philippines)
YMCA

Partner Associations

Association of Concerned Migrants
Bayanihan Kennedy Town Centre
Volunteers
Luzon Alliance
UMELA (United Migrants
Entrepreneurship and Livelihood
Association)
Sun Writers Club

Supporting Organisations

a+b=3
Active Communications
Around DB
Asian Charity Services
Hong Kong News
Our Tung Chung
The Sun (Hong Kong)

Team

Enrich's greatest asset is our team. Of the six people who set up Enrich in 2007, all are still with Enrich today.

Board of Directors (Voluntary)



Aruni John
Founder and
Development Director



Myriam Bartu
Founder and Managing
Director



Ping Bevan
Founder and Treasurer



Sophie Paine
Founder and Finance
Director

Operations Staff



Lenlen Mesina
Director of
Programs
and
Advocacy



Raul Puentespina
Director of
Financial
Literacy and
Business
Development



Nina De Guzman
Coordinator



Maria Criselda R. Consunji
Trainer



Pristina Oehadijono
Trainer



Anne Bautista
Trainer

Board of Advisors

FUNDRAISING AND CORPORATE RELATIONS	MARKETING
Abhishek Rawat, Managing Director, Clarus Advisors	Amy Vinas, Leader, The Association for Concerned Migrants
COMMUNICATIONS	FUNDRAISING AND EVENTS
Annelotte Walsh, PhD Candidate, Faculty of Law, Hong Kong University	Diego Cuenca, Analyst, ALPS Advisory (HK) Ltd.
RESOURCE PERSON	STRATEGY
Holly Alan, Manager, Helpers for Domestic Helpers Program, St. John's Cathedral	Laura Beth Barnes, Senior Manager CSR Services Asia, Bureau Veritas Consumer Product Services
RESOURCE PERSON	ENABLER
Lourdes A. Salazar, Director and Chief Executive, Allied Banking Corporation (HK) Ltd. Trustee, The Hong Kong Bayanihan Trust	Tim Carey, Ph.D, Professional Consultant, Psychology Department, The Chinese University of Hong Kong, Managing Director, atrain, Ltd, Hong Kong

Enrich @ 6 and beyond



2012 was a year of consolidation and consultation inwards and outwards. Motivated and energised by the very positive findings of our impact study Enrich is now actively expanding and increasing its outreach. Our objective for the next five years is to reach 15,000 migrants (impacting over 75,000 people), or 5% of the migrant community of Hong Kong. In all areas of Enrich's work, partnerships will continue to play a key role. Our 2013 priorities will be on:

Outreach and Advocacy

We believe that our programs will be even more transformational if more migrants can access and benefit from them. In this light Enrich will therefore aim to establish institutional partnerships with strategic organizations, agencies and associations to be able to reach out to as many migrants as possible. We have already developed a strong relationship with the

Philippine Consulate General and have begun discussions with the Philippine Labour Office and the Overseas Worker's Welfare Administration, the Philippine government agencies responsible for migrant workers here in Hong Kong. We aim to do the same with the Indonesian government in the coming months.

We are looking at institutionalizing orientation sessions on financial literacy and education within these offices, working out agreements to run this for new arrivals and also tapping into the existing networks of Overseas Foreign Workers (OFW) family circles organized in various regions in the Philippines to be able to provide information and education sessions to migrants' family members on a regular basis.

Enhancement of Training Programs

Training needs are evolving and delivering techniques as well as information included in various sessions should be able to adapt to such developments. We give importance to the feedback and the concerns raised by our participants in all our training courses. This provides us enough information on how to better enhance our programs based on their expressed needs and issues. For this year, Enrich will work on redeveloping and enhancing its basic training courses and provide migrants more reasons to attend and internalize its lessons.

In this regard, Enrich will continue documenting, building data and sharing information about how every migrant can be prepared for their return through various fora, information sessions, and trainings on alternative livelihoods and skill-sets which they can begin to learn about while here in HK. We will be looking at partnerships in specific home countries, as well as mentoring and follow up session on business ideas to be developed by our participants in various trainings.

Reintegration

For most of the migrants Hong Kong is not, and will never be home, it is a place for them to prepare a better life for their families in their home countries. It is therefore important to look critically into how migrants can prepare to successfully reintegrate in their own country, hometown, community and even families after an extended period of separation.

Team Expansion

We cannot stress more the importance of having more and more people walk the walk and talk the talk. Thus, Enrich will recruit new trainers and operational team members as well as involve more volunteers from the pool of migrants we have trained. We will also begin to take in and host student interns to have new ideas and input involved in Enrich's work and advocacy.



Money Matters

Enrich relies on the funding donations that we receive from generous individuals, foundations and corporate entities. The funds that they so kindly give enable Enrich to transform our mission and energy into the reality that is our programs. We keep overheads low by working from home to save the cost of renting an office and by utilizing the expertise of our board of directors and advisors who contribute their time and knowledge. By keeping our overheads low, we are able to use donations extremely effectively.

We are very grateful to the American Women's Association and the Equal Opportunities Commission for the funding contributions they have made to Enrich in 2012. A big thank you also to our private donors including our board of directors, board of advisors and operations team.

Enrich has trained 2,300 participants over the past five years, impacting about 10,000 people across Asia. We understand the needs of the migrants and we have demonstrated how our programs can fill these needs. In 2013 Enrich wants to grow and expand. We plan to reach 2,000 women in a single year. The only thing that stands between us and our goal is money. We need to step up our fundraising efforts so that we can reach out to more women migrants and sustain the organization's operations in the coming years.

\$250 pays for **one migrant woman** to attend a workshop on **Financial Literacy**

\$500 pays for **one migrant woman** to attend Enrich's **Business training** workshops

\$1,000 pays for **one migrant woman** to attend Enrich's **full five session program**

\$3,000 pays for a **workshop** for a **whole group of migrants**

In 2013, we are looking at working closely with socially responsible financial institutions, corporate organizations as well as local and international foundations who share the same mission and vision as Enrich in enriching and empowering women migrants and their families.

Past and Present Funding Organization

American Women's Association
Empower Program, Christian Action
Equal Opportunities Commission
Global Fund for Women
Goldman Sachs Community Team Works
New Day Asia
Oxfam Hong Kong

Audit Report

Income Statement:

	Audited 30.6.2012 HK\$	Audited 30.6.2011 HK\$
Income		
Donation Income	76,100	138,777
Other Income	6,275	18,134
	82,375	156,911
Expenditure		
Auditor's Remuneration	(2,800)	(2,800)
Advertising and Leaflet	-	(2,000)
Bank Charges	(200)	(100)
Computer Expenses	(5,457)	-
Coordination Fee	(4,000)	(38,200)
Insurance	(1,192)	(1,108)
Internet and Web Hosting	(780)	(780)
Material Expenses for Course	(16,980)	(10,020)
MPF Contribution	(240)	(1,430)
Overseas Traveling	(5,706)	-
Refreshment	(4,965)	(12,456)
Sundry Expenses	(1,715)	(2,955)
Telephone	-	(1,100)
Transportation	(3,586)	(2,723)
Training Fee	(11,600)	(27,500)
Venue Rental	(2,470)	-
	(61,690)	(103,172)
(LOSS) / PROFIT for the Year	20,685	53,740

Statement of financial position:

	Audited 30.6.2012	Audited 30.6.2011
	HK\$	HK\$
Current Assets		
Bank Balance	180,197	164,212
Current Liabilities		
Amount due to Directors	(8,357)	(8,357)
Accruals	(2,800)	(7,000)
Other Payable	-	(500)
	(11,157)	(15,857)
Net Assets	169,040	148,355
Accumulated Funds		
Reserve Fund	134,450	134,450
General Fund	34,590	13,905
	169,040	148,355

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Enriching and Empowering migrant women”