

# More Precious than Diamonds

Our Fight against Human Trafficking and Cybersex Crime in the Philippines



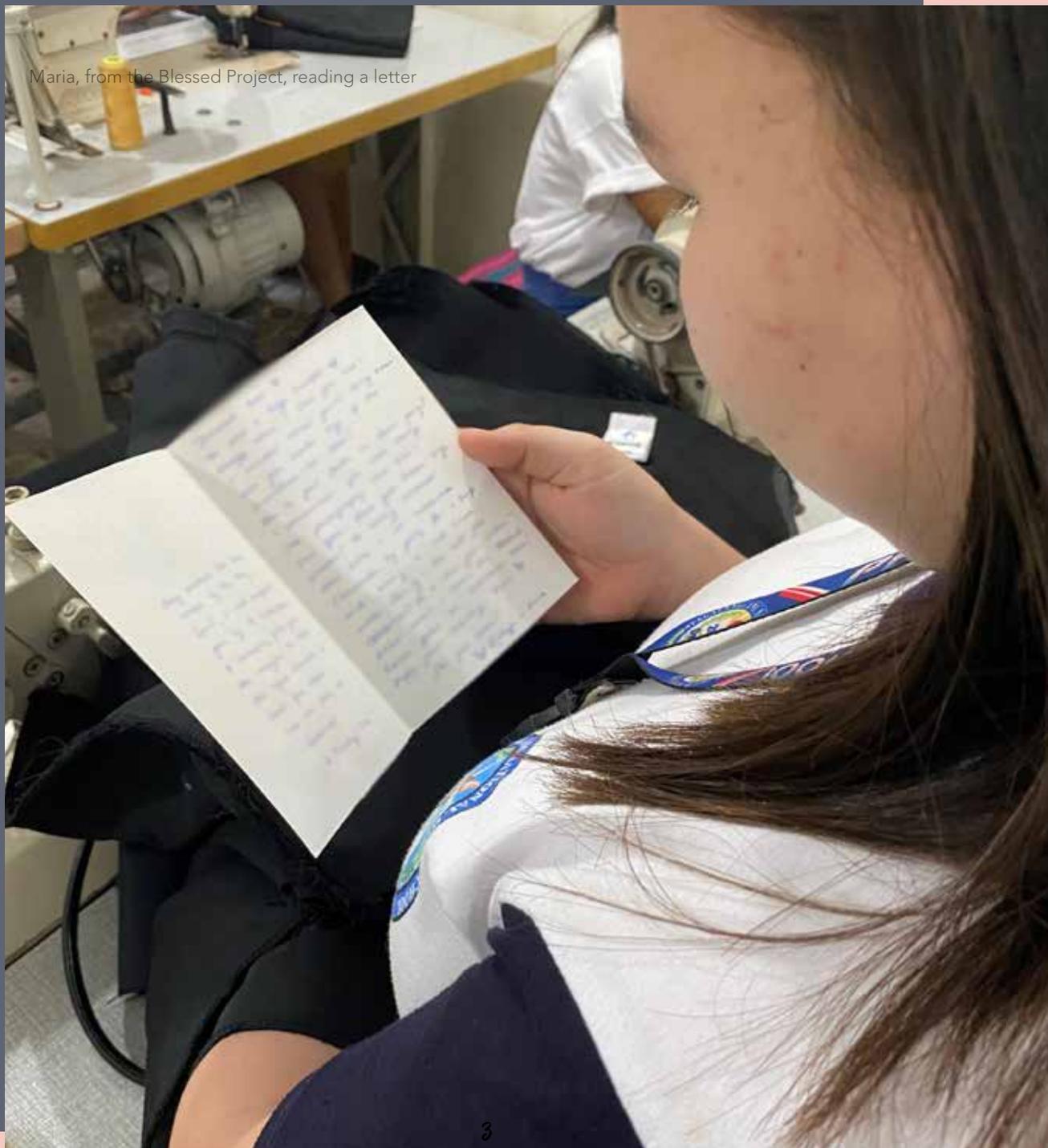
**CAPTIVATING**

Captivating Philippines | January to June 2020

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Maria, from the Blessed Project, reading a letter



# Welcome Letter from the Founders

Dear Friends and Supporters,

We are excited to give you an update on what's been happening in the Philippines over the past 6 months prior to and during the COVID-19 crisis and how with your support we have been able to continue to impact many lives through community development programs. These are aimed at freeing women and their families from poverty, educating children and their communities on the dangers of human trafficking and cybercrime and restoring women and children victimized by trafficking and child sexual exploitation.

The current circumstances of COVID-19 and the restrictions, border closures that we are all having to deal with can create a sense of confusion, uncertainty, fear and insecurity in each of our lives. It's not an easy road so we want to send you our thoughts and prayers and thank you our donors for all that you have done to help the work of Captivating and its partner, Honor 1000 during this pandemic.

Julie in one of her visits in an urban poor community in the Philippines



- 3 minors were referred to the Blessed house for safety, shelter and aftercare, after being rescued through efforts of the Philippines Police, Global law enforcement and International Justice Mission (IJM). Story on page 16.
- 950 students, 448 women and 18 microfinance groups attended online safety programs
- 67 new women joined the microfinance programs
- 70 women successfully left the program as they are now self-sufficient
- 2,457 women are currently part of the micro-loan program
- 18 women and children are currently supported in the Blessed House

What has been on our heart to share in this update, amongst the accomplishments and highlights that you will read about which are truly phenomenal, is that the fight to protect the vulnerable and the children in the Philippines is becoming a bigger cry that cannot be ignored. We are facing an epidemic of another kind.

While the borders and restrictions have been in place, there is news filtering through of rescues occurring of young children that have been sexually exploited via the internet.

During COVID-19 the fight against Online Sexual Exploitation of Children (OSEC) has increased. "With the use of English, internet access and financial motivation, parents and relatives are the main traffickers of using vulnerable children (often their own) to transmit visual images of sexual abuse to perpetrators around the world. Children as young as 2 months are being used, with children's ages range from 0-18, the median age of 11" [a study done by International Justice Mission, IJM, Online Sexual Exploitation of Children in the Philippines]. This hidden crime of online offenders sourcing vulnerable children through internet access is gaining momentum.

If this makes you sick to the stomach see page 8 for a greater understanding of what this hidden crime is all about.

We cannot stand by while this is occurring and not do anything. Captivating's mission is to continue to:

- Speak up for those who cannot speak for themselves by raising awareness through education workshops on the dangers of cybersex crime, human trafficking and online predators see page 11,

- Speak up for those who are in poverty by providing women loans through micro-finance initiatives (See page 24),
- Stand up for justice by raising awareness of what OSEC is all about. (See page 8),
- Defending the rights of the poor and those in need by providing restoration and a safe house for children and women rescued from human trafficking and online sexual exploitation of minors (See page 14).

Our theme this year is "Rise-Up Move Mountains" and as we come out of lockdown it's a sad reality that many who were previously on the poverty line, will be further impacted due to lack of jobs and being unable to work. We believe the fight against human trafficking and online sexual exploitation of children is going to be even greater as families, women and children struggle to meet their basic needs so they will be coerced, forced, tricked or abducted under false pretences by traffickers with the promises of work, a better life, and lots of money.

We cannot do it without you, our donors, supporters and ambassadors and for that, we say thank you from the bottom of our hearts for all your support over the last six months. You are inspirational to us! Our on-the-ground partners we honour you and the work that you do day in and day out.

As you read what has happened from January to June 2020 may you be inspired and know that you have made a real and lasting difference in so many lives.

With heartfelt thanks,



**Andrew and Julie Colquhoun**  
FOUNDERS | Captivating

Kate on her last trip to the Philippines  
before the COVID lockdown



# Tenacity

A MESSAGE FROM OUR PROGRAM MANAGER

It's incredible to look back on the past 6 months and reflect on how together with your support we have touched thousands of lives through the community development programs Captivating partners within the Philippines. Seeing firsthand the lives of human trafficking victims restored, impoverish families empowered through micro loans & children educated in the dangers of online cybercrime, we have made significant impact.

Tenacity: the quality or fact of being very determined!

Our Philippine teams have certainly shown tenacity as they work on the coal face with communities desperate during pandemic lock-downs. They have faced budget cuts and found themselves surrounded by people prohibited from working who are desperate to provide for their families. Our teams have used some of their own resources to help those locally. I was amazed to see the girls in the Blessed project, who have been unable to participate in their regular activities and with reduced income – decide free of charge to sew face masks and distribute them for free to essential services in their local community.

Our microfinance clients have had to get very creative as they have been prohibited from setting up their market stores or roaming the streets selling their produce. Their weekly microfinance meetings have been banned due to social distancing rules; however we are encouraged to see some paying their weekly loan repayment to their group coordinator. Many families however, have used up their savings just to survive – it will be a tough road ahead for these.

On June 17, 2020 Philippines National Police (PNP) arrested one online sex trafficker and rescued eight victims, the youngest being 2 years old. Three of the rescued minors were referred to Captivating partners, Blessed Project for immediate assistance and housing. Blessed staff will assist them for up to 3 months as the PNP finish necessary interviews etc. for case study and proper recommendations for their long-term placement. They arrived with nothing from the raid and have been provided clothes and other essentials. It's such a privilege to be a part of rebuilding the lives of victims impacted by cybercrime against children.

Access to the internet has brought increased opportunities to children across the globe. The internet provides many benefits; however, this connection is also being used by criminals to exploit vulnerable children around the world. Child sex offenders who would prey on victims through in-person contact abuse can now abuse children anywhere using the world wide web, and technology has created a marketplace where this abuse can now be bought and sold online. The UN & FBI estimate there is around 750,000 offenders worldwide seeking to engage in the purchase or exploitation of minors. Philippines continues to be a hotspot due to poverty, good access to money transfer and being English speaking.

Captivating partners, Honor 1000, have provided educational workshops to 1000's of students in primary schools, educating them of the dangers of cybercrime and teaching them how to keep their online settings private and how to avoid exposure to predators. Workshops have also been provided to parents and we are seeing whole communities working together to put an end to online sexual exploitation of children (OSEC). See page 14 for further information on this.

At the time of writing, the Philippines is still experiencing significant impact from the pandemic, but staff and communities have been able to move about again as complete lockdown restrictions have been lifted, and within limitations they are beginning to rebuild.

Looking forward to continuing the journey with you.

Blessings,



**Kate Brown**  
PHILIPPINES PROGRAM MANAGER | Captivating



Kate getting to know the new women at the Blessed House

# What is Online Sexual Exploitation of Children?

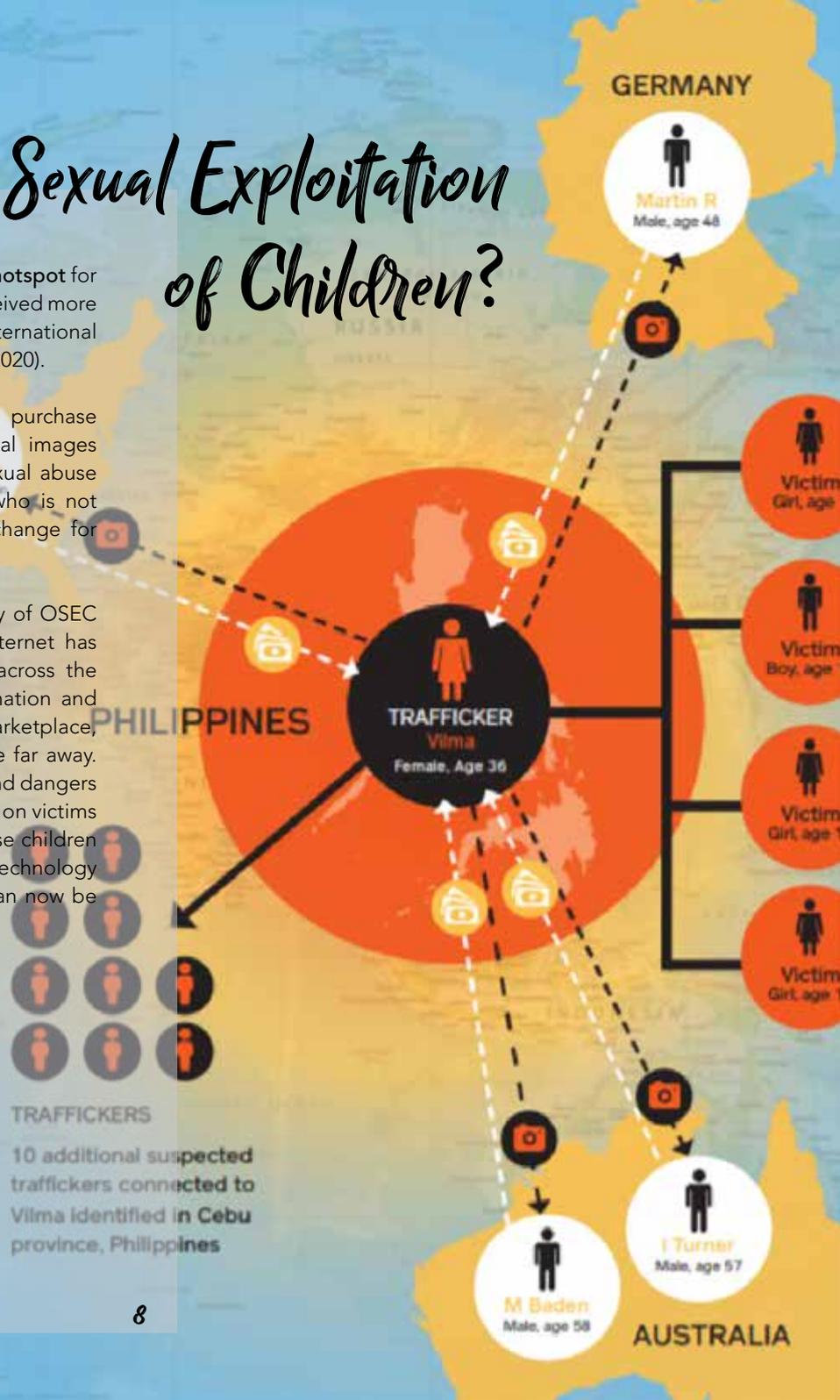
The Philippines has been identified as a global hotspot for the online sexual exploitation of children. It received more than 8 times as many referrals from Global international law enforcement than any other country (IJM, 2020).

OSEC is defined as "the production for the purchase of online publication or transmission of visual images (e.g. photos, videos, live streaming) of the sexual abuse or exploitation of a minor for a third party who is not in the physical presence of the victim, in exchange for compensation" (*ibid.*).

Interntional Justice Mission (IJM), in their study of OSEC published May 2020, state "Access to the internet has brought increased opportunities to children across the globe. The internet provides access to information and new perspectives, learning, the global marketplace, and connections to friends and family who live far away. However, this access has introduced new risks and dangers to children. Child sex offenders who would prey on victims through in-person, contact abuse can now abuse children anywhere using the world wide web, and technology has created a marketplace where this abuse can now be bought and sold online" (*ibid.*).

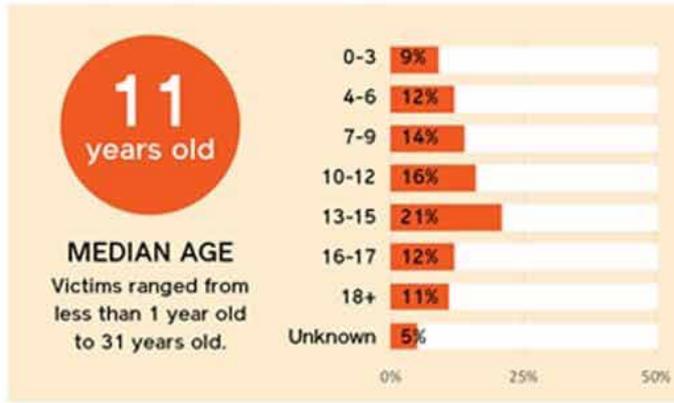
The image on this page is an actual trafficking case illustrated to show that as high-speed internet connectivity has spread across much of the globe, offenders adopted its use as an additional method through which to exploit children. This newer, technological form of exploitation provides offenders convenient access to minors from home, work, or anywhere their mobile devices can access the internet, and it has largely shielded them from law enforcement detection and intervention.

**TRAFFICKERS**  
10 additional suspected traffickers connected to Vilma identified in Cebu province, Philippines



# OSEC victims\* are very young and often abused for years

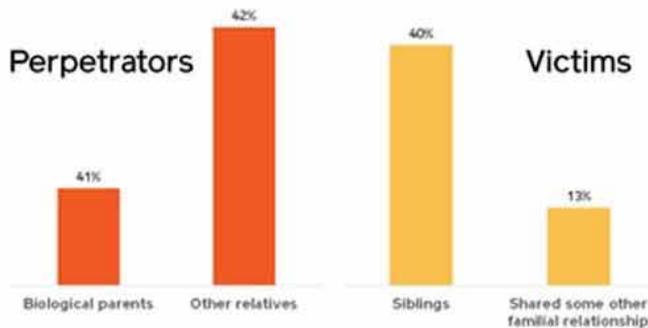
- Median age: 11 years old



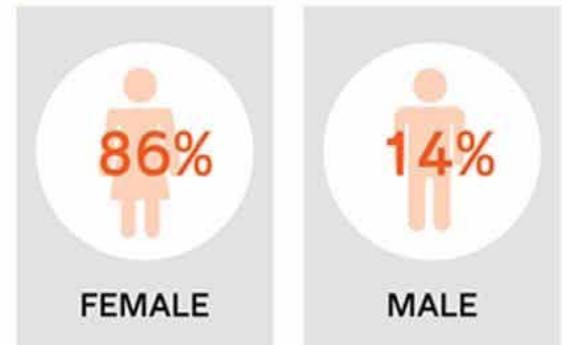
- Without intervention, abuse often lasted for years



- It is a family-based crime



- Majority of victims are girls



*\*381 victims identified in 90 cases investigated between 2011 and 2017*

Vulnerable children in developing countries – especially those with widespread internet access but insufficiently resourced justice systems – have been targeted by online offenders in similar ways as they were previously targeted by traveling offenders. Online crimes against children occur in many forms – sharing of abuse images, manipulating children online for abuse, sextortion, and trafficking (IJM, 2020).



# Stop Cybersex and Trafficking

through Education



There is a new problem that has been gaining incredible momentum over the past few years – the online cybersex industry. Popping up in anyone’s backyard, from the slums of Manila to remote countryside villages, internet access is making it possible for live video streaming at home with children being innocently used to perform online acts to paying predators. However, what starts as simple play making with parents or guardians desperate for easy money, actions quickly deteriorate and the attraction of more money leads to more greed, more serious play, and cyber-sex.

This is an issue that we can’t walk away from. At Captivating, we believe we have a special gap to fill. We believe, through amazing partnerships with groups like HONOR 1000 MOVEMENT, we can save hundreds, potentially thousands in the years to come from this horrible fate through well thought through preventative practices.

Between January and March, before the COVID-19 lockdown was implemented in the Philippines on March 16, our partner (Honor 1000 Movement) was able to complete the Online Safety Campaign sessions in many of the public schools in Metro Manila and in Siquijor. These regions are classed as two of the “high-risk” locations in the Philippines for trafficking and online abuse. The students in these school are mostly from poor families and so their risk of becoming victims to cybersex crime is high.

## MILESTONES AND HIGHLIGHTS

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- **22** school programs were run
- **950** students attended the programs
- **18** microfinance women’s groups  
trained in online and child safety
- **448** women attended these sessions



Maricar (in blue, third from left), Program Manager in Siquijor, with parent attendees of Human Trafficking Awareness Campaign

## Increasing Parent Advocates

Eight parents were trained to become advocates in their local communities fighting against trafficking and cybersex crime. This brings the total number of volunteer advocates to fourteen. During the past couple of COVID lockdown months, the incidence of online sexual exploitation of children (OSEC) has escalated in the Philippines.

This increasing involvement of parents in learning more and spreading awareness about OSEC is one of the crucial strategies in protecting Filipino children from cybersex crimes as they spend more time together at home.

Over the past 12 months, there has been increased support from government agencies and local police in the fight against trafficking and online cybersex crime, which has seen a stronger relationship with our partner Honor 1000 and the Human Trafficking Awareness Campaigns being run in communities.

In March of this year, the first ever barangay\*-wide Human Trafficking Awareness Campaign (HTAC) was launched. A total of 109 parents attended the event, along with officials and representatives from the Philippine National Police and the Department of Social Welfare and Development. Other barangay-wide HTAC events were lined up but had to be cancelled due to COVID-19 lockdown. We are hopeful that these events will resume once lockdowns are lifted and communities' safety from any health risk is ensured.

# Human Trafficking Awareness Campaign Launched in Barangays\*

*\*Barangays are Filipino Villages/Administrative units within a municipality/city*



## Survivors of Human Trafficking and Online Cybersex Abuse

Find Refuge at

# The Blessed Project

Young women who have been trafficked are referred to the Blessed Project where they are provided with safe living conditions, counselling and support, life skills training and education, and assistance for eventual employment.

Additionally, Blessed House has now expanded its services to support young children who have been rescued by authorities from cybersex abuse. Their rehabilitation from the trauma experienced, is managed professionally by trained social workers who patiently work with each child while foster care arrangements are found and their offenders await trial and prosecution (Refer also to page 16).

The road to recovery for the women and children at the Blessed House is rocky and challenging at times, but the commitment of the staff makes it possible for women like Issa (see page 18) to become a confident young woman.

Many people have lost their jobs and they are desperate for income to survive. Schools have been closed and so now, children are in highly vulnerable situations. Philippines authorities are expecting a spike in arrests and rescues of victims of trafficking and cybersex crime due to the lockdown because of COVID-19. But the Blessed House is equipped and ready to receive these women and children who need a place of safety.

# MILESTONES AND HIGHLIGHTS

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- The Blessed House is now recognised by the government and NGOs (International Justice Mission and Voice of the Free), as a place of referral for children rescued through raids on cybersex crime. Each year, we expect up to 20 children will be referred for emergency care and support (usually around 3 months) until a new and safe home can be found for them to live.
- Currently supported at the Blessed House:
  - 9 children rescued from trafficking and abuse
  - 3 women and their 3 children rescued from trafficking and abuse
  - 3 rescued victims of online sexual exploitation crime
- 1 young woman with 4 children are now living independently with support
- Capacity now exists for up to 50 young women and children to be supported each year at Blessed House

# Rescued and Safe

An online sex trafficker was arrested and 8 minors were rescued this past quarter by International Justice Mission (IJM) Philippines and local law enforcement officers from their home where they were victims of cybersex abuse.

Of the 8 victims rescued, one was a 27-year-old female who is deaf and turned out to be the suspect's younger sister, and her two children (2 year old boy and 3 year old girl). The three of them were referred to the Blessed House, a well-recognized safe-house by local government departments and IJM, while another rescued child is planned to arrive within the next few weeks. The road to recovery will be long, however the trained staff will be there each step of the way while foster care arrangements are found.

In a recent report released by IJM, data showed that the Philippines has eight times more case referrals than other countries making it a global hotspot for online sexual exploitation of children (OSEC). (See page 8 for further information on what OSEC is).

Due to the lockdowns caused by COVID-19, children and women ranging from less than 1 year up to 31 years old are in an even more vulnerable situations to becoming victims of abuse and online sexual exploitation. The median age of a child exploited online is 11.

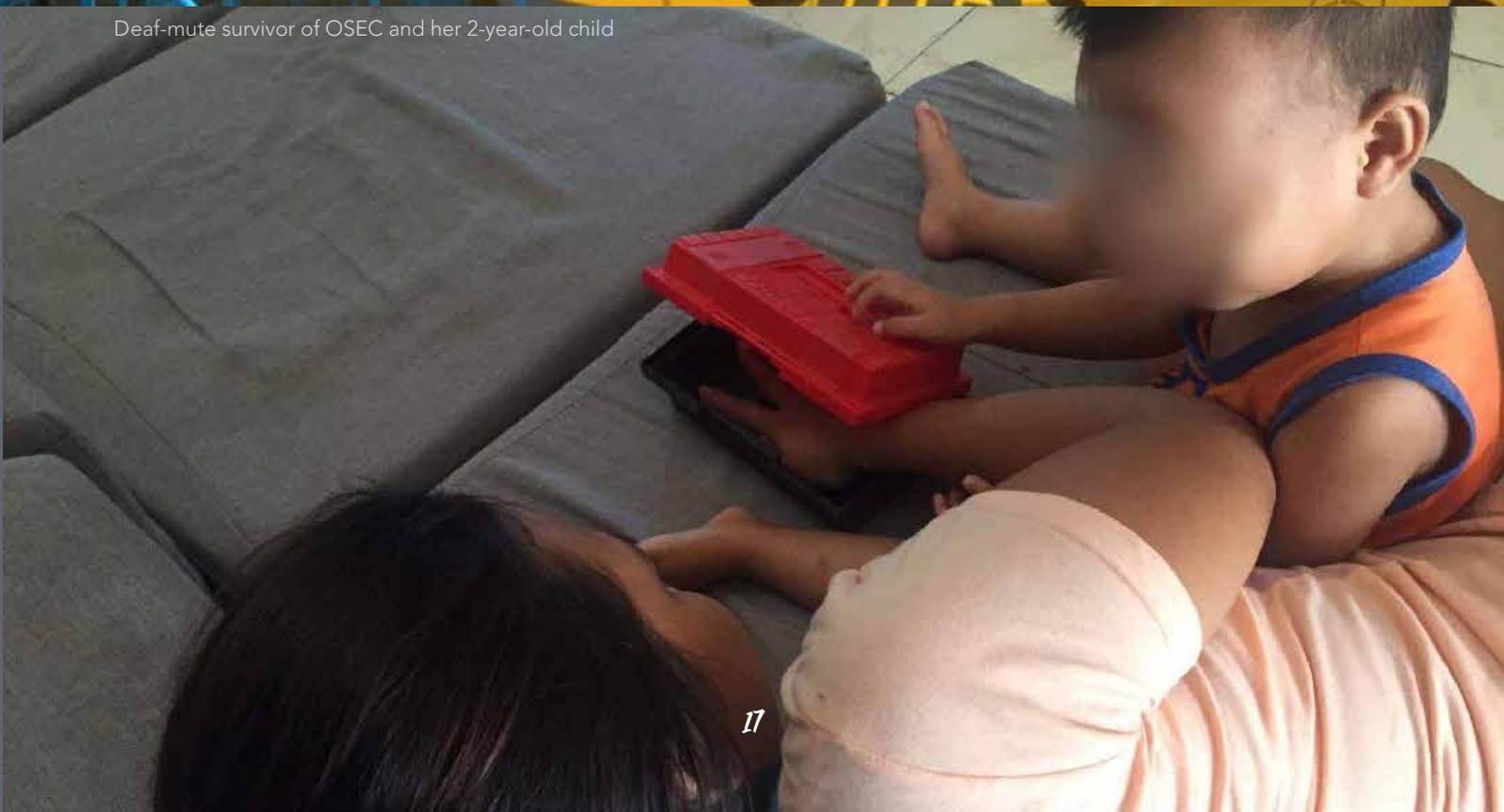
We know there will be many more children rescued from cybersex abuse as the Philippines slowly comes out of lockdown. The desperateness of people from the increase in poverty created by COVID-19, will likely see more horrendous situations. We are honored to be part of the solution.

*News Source: International Justice Mission*



Rescue operation of OSEC victims (Image from International Justice Mission)

Deaf-mute survivor of OSEC and her 2-year-old child





# Rescued in an Entrapment Operation

Issa (name changed for privacy and protection) lived in a cemetery with her family. Her father worked as a tricycle (motorcycle with side car used for public transportation) driver while her mother stayed at home to take care of her and her 7 siblings. As the eldest, she felt the burden to help provide for the family. At 16, she left home to look for a job, and found one as a service crew member in a fast food chain. She lived with her friends and regularly sent money to her family.

She met a woman who offered her an extra job. The woman would invite Issa to parties with men, where she was asked to swim, dance, and sometimes recruit other friends to come. Before she knew it, she was trapped and unable to free herself from this recurring exploitation.

Issa was rescued in an entrapment operation by local authorities to capture her recruiter. She was then brought to a temporary shelter and stayed there for several months before she was referred to the Blessed Project. There is an ongoing case against her recruiter.

If you would like to sponsor Issa at the Blessed House please contact us at [sponsorship@captivating.org](mailto:sponsorship@captivating.org). She will spend several months at the Blessed House receiving the support she needs to recover and deal with what has happened to her while finding her feet again to be able to have a safe and fulfilling future.

Due to the pandemic, the Blessed Project was forced to close down the Sewing Enterprise temporarily, which primarily provides employment for the women.

Nonetheless, despite the lack of source of income, the women maximized the opportunity to create something meaningful and helpful during this lockdown period. The women gathered extra pieces of cloth and sewed facemasks. They were able to make 100 facemasks that were distributed to the policemen and hospitals in the area.

## Initiating Acts of Kindness



# Safer Home and Means of Living



Kally, 16, never met her father. She and her two siblings were brought up alone by their mother who worked as a freelance massage therapist and part-time street sweeper.

Early in 2019, the slum area where Kally and her family lived caught on fire. While looking for another place to stay, Kally decided to live with her friends. One of her friends introduced her to a woman they called "Mommy Pat" who promised to give her a job.

Kally, along with other young women, was then asked by Mommy Pat to work in a spa that offers extra service. Kally would usually earn PHP 3,000 (USD 60) per customer, but was required to give a third of her earnings to her recruiter.

Kally was rescued in an entrapment operation and was referred to a temporary shelter. After several months, she was then referred to the Blessed Project where she now learns employable life skills such as sewing and baking, while on her way to healing and recovery.

# Passion to Serve

I have been in the social work profession for 13 years now, and have worked with both non-profit institutions and the government sector. In 2018, I started working at the Blessed Project as a clinical social worker.

My main responsibilities include managing the women's cases and development, implementing counselling sessions, and planning for their reintegration to the community. Since the residential setup was a bit different from my previous jobs, I initially thought that it would be challenging. Nonetheless, I was excited because I got to work closely and spend more time with people.

My passion has always been to be of service to others especially those who are in dire need. I love to help in whichever way I can, even if it is just spending a couple of minutes to listen to their stories. This is why I enjoy it most when I get to spend one-on-one conversations with the girls to conduct counselling or simply to bond with them. Being able to accomplish things for them gives me added strength and motivation.

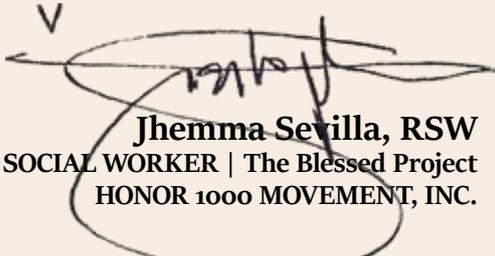


Jhemma with the women at the Blessed Project



Being a social worker involves a lot of interaction with others. It's important to continuously build relationships with the people you work with in order to know them better and establish trust. I am thankful that I get to enjoy this opportunity to listen, give advice, and guide the women at the Blessed Project and share with them values that will help them lead a better life.

Even though I get exposed to the difficult realities people go through every day, it also opens my eyes to people's need for love – something that I know I am able to give. Having that love and passion, I am able to push through and continue serving others.

  
**Jhemma Sevilla, RSW**  
SOCIAL WORKER | The Blessed Project  
HONOR 1000 MOVEMENT, INC.

In a country where close to **30% of the population are living below the poverty line**, the Philippines Department of Social Welfare and Development estimates that there are up to 200,000 children, young men and women on the streets of Manila alone, and that at least one tenth are or become victims of human trafficking. Tragically, the Philippines ranks fourth in the world in terms of countries with the highest number of prostituted children (humantrafficking.org Philippines)

Microfinance helps by providing families the opportunity to take out small loans to either start or grow their business. Once they are approved for the loan, they become part of the microfinance community and meet weekly to discuss business ideas and also encourage each other in their daily lives. This strategy not only helps financially but also encourages them to think about what they would like to achieve and how they can do that.

Following the implementation of a nationwide lockdown on March 16, Filipino households have been on strict home quarantine, mass public transportation has been suspended, and majority of small businesses have closed down. Due to limited movements and transactions, the government has granted mandatory grace periods for all loans due within the lockdown period. In accordance with this and to assist microfinance clients, all loan collections have been suspended for microfinance women and their families.

Nonetheless, challenges persist for most of the women and their families who rely largely on daily earnings from their microbusinesses. As they are not allowed to operate, they are not earning income. Some help has been given in the way of emergency food relief for those in dire need. We are anticipating that many of the women in this program will need added help to get their businesses back on their feet after the lockdown restrictions are lifted and they can once again work their small businesses. We will be ready to support where necessary.

## **M**ILESTONES AND HIGHLIGHTS

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- **67** new women added
- **2,457** current loans
- **109** loan groups
- **70** repaid their loans and are considered poverty-free

Eradicating Poverty through  
*Microfinance*



# Coming Up with New Ideas



Irene with one of her best-seller snacks

Irene recently joined the Microfinance project. Her small business is selling shoes, clothes, and cosmetics. Because of the pandemic, she was forced to stop taking orders because the businesses selling non-essential goods were banned to operate. Using the income from her last batch of sales, she started food vending.

Since she already had contacts in her area, her food vending business was quick to grow. She shares that she cooks 5 times a day, with a varying menu to cater breakfast, lunch, dinner and snacks. Some of her bestsellers are Turon (crispy banana wrap), Camote Cue, Pancit (noodles), and Visayan Coco Bread. With this new venture, she is averaging 500 to 700 pesos [AU\$14-20] a day in income.

She is grateful to be part of this program and feels supported to succeed. She's saving up now to invest in a good oven for her best seller Visayan Coco Bread and to buy more food bowls for food storage.

Estrella entered the Honor 1000 Microfinance Program in 2016. Prior to this, she and her husband earned their income only through their little convenience store, and by peddling fertilized duck eggs. Despite this, their earnings were just enough for the day's needs. When she received her first microloan, she tried venturing into cooking and selling rice cakes. Seeing a growth opportunity, she decided to invest more capital and was able to eventually secure her own stall in a market. Her husband also started delivering the delicacies in a neighboring city. This became their primary source of being able to provide a good education and a sustainable future for their two kids.

However, this was halted due to the pandemic.

At the start of the community quarantine in provinces in the Philippines, they were still able to cross to the next town where most of their customers are since they were selling food – categorized under essential goods allowed for continuous operations. However, as the local government strengthened precautions, they were unable to peddle their goods, which greatly affected their income.

While she and her family are struggling through this pandemic, they are grateful for relatives who are able to assist them with basic needs. Despite this challenging time, Estrella remains hopeful that this too shall pass and they will be able to recover from this crisis and get her small business back on track again.

## Keeping a Positive Outlook



Image by Clem Onojeghuo on Unsplash

# From Strength to Strength

In the last update, we featured Alma and her growing food business which caters primarily to students and teachers. Her main place of sale has been at schools. But because the pandemic has forced schools to cease operations, Alma was faced with a new challenge.

Driven not to be defeated by the pandemic, Alma moved all her stock from the school to her home sari-sari store (a small convenience store) and started to adjust her sales opportunities. With the loan capital she received from her most recent microloan, she purchased a freezer and extended her sari-sari store. The new freezer allowed her to add more frozen products that are very saleable in her area. Most people do not go to large supermarkets in fear of the virus, so Alma's sari-sari store was the go-to place in her area. With the added income from the frozen products, she was able to start on her food vending as well.

Now that lockdown restrictions are lifting, she is able to go from house to house selling snacks and other food she prepared for the day. During this time, Alma has been able to adjust her small business and still make an income. Her next goal is to extend her home sari-sari store to have a place where people can sit and dine.

Alma shares that during the months where her business was not able to operate, she was still able to save her income and set aside repayments for her loan. Because of the low interest rate of the program, Alma knew this was more than just a loan but rather an opportunity for her to pull herself out of poverty from people who believe in her and her family.



Alma in her extended sari-sari store at home

# STOP TRAFFICKING 5K

This year alone in Nepal - 20,000 women and girls will be trafficked.

In the Philippines - 60,000 to 100,000 women and girls will be exploited.

Will you join us in this **AUGUST** in raising funds to

**STOP TRAFFICKING in 2020?**

**SIGN UP NOW.**

**VISIT [STOPTRAFFICKING5K.ORG](http://STOPTRAFFICKING5K.ORG)**

Or send us a message through the following channels. We'd love to hear from you.



[stoptrafficking5k@captivating.org](mailto:stoptrafficking5k@captivating.org)



[facebook.com/StopTrafficking5K](https://facebook.com/StopTrafficking5K)



[instagram.com/stoptrafficking5k](https://instagram.com/stoptrafficking5k)



**STOP TRAFFICKING IN ITS TRACKS**

# Donate to a Project

Donations are tax deductible in Australia, New Zealand, USA and Hong Kong.

## SUPPORT THE BLESSED PROJECT

Your recurring monthly support will help to rehabilitate girls and educate whole communities.

[CLICK HERE](#) to donate to  
**THE BLESSED PROJECT**

## EMPOWER FILIPINO WOMEN

US\$375 helps stabilize a Filipino woman with a small business loan. Help prevent her from becoming a victim of human trafficking.

[CLICK HERE](#) to donate to the  
**MICROFINANCE PROGRAM**

## PROVIDE CYBERSEX TRAINING AND PROTECT CHILDREN FROM CYBERSEX CRIMES

- For US\$50, fund one cyber safety training session to 50 children or 30 single moms
- For USD\$500, fund a complete cyber safety training & awareness program (10 sessions over 1 year) for 50 children
- For US\$5,000, fund an entire cybersex prevention program at a school assessed as "high-risk" (500 students, 10 groups, 10 sessions over 1 year)

[CLICK HERE](#) to donate to **STOP CYBERSEX CRIME**



# Self-Sustainability for Honor 1000 Movement

Honor 1000 Movement aims to generate their own income to decrease ongoing reliance on donors. This will be achieved through two commercial vehicles: (1) Microfinance profits, and (2) Sewing Social Enterprise, as well as through in-country fundraising.

## **K** **KEY GOAL**

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The goal is to raise the following percentages of operating budget in the financial years:

- 26% by 2018/19 Achieved
- 34% by 2019/20
- 46% by 2020/21

## **M** **MILESTONES AND HIGHLIGHTS**

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The goal for the end of financial year, 30 June 2020, was for Honor to be self-sustainable, funding 34% of their operating costs through microfinance profits, sewing business, and in-country based fundraising. Things were on track until COVID restrictions hit late March, resulting in no business activity through the final quarter of the year. Consequently, profits are down 30% and it's likely the July-September 2020 quarter will also be a challenging one for them. We are confident things will be back on track for the quarters that follow.

At the beginning of 2020, Honor 1000 Movement's Financial Controller, Kayla, met with the Microfinance Staff to discuss their annual goals. Each staff member was asked to set 3 SMART (specific, measurable, achievable, realistic, and time-bound) goals.

Following their recently concluded training, they all agreed that reducing at least five of their current bad credit accounts would be their focus. The Project Officers were tasked to be more present in the field this year, visiting at least three client businesses each month, aside from the group meetings regularly held.

The hope is that through this, although there is a 95% repayment of loans, they will still be able to reduce bad debts and maintain the clients' good attendance and repayment amounts.

However, these efforts have been hampered by the COVID-19 pandemic with most provinces in the Philippines put on lockdown. Nonetheless, despite the physical barriers, the Honor 1000 Microfinance staff continued to maintain communications with the women through calls and messages.

## Microfinance Staff Annual Goal Setting





(L-R): Flo and Laila from Honor, with representative from CSB Center for Social Action

## Partnership with an Educational Institution

In the past quarter, Honor 1000 has started establishing their partnership with a well-known educational institution in the metro – the De La Salle College of St. Benilde (CSB), particularly their Center for Social Action.

CSB establishes and maintains partnerships with non-government organizations for sustained and collaborative community engagement through formation, capacity building, resource sharing, and deployment.

To kick off the said partnership, Honor 1000 focused on increasing product ideas for the Sewing Enterprise as they plan to launch at least three products annually.

In line with this, Honor 1000 will be working with students taking up Industrial Design to help with new product ideas. Not only will this help expand the sewing business, but also raise awareness among the students on the prevalence of human trafficking in the Philippines, and allow them the opportunity to use their skills to help eradicate it.

Contact [info@captivating.org](mailto:info@captivating.org)

Donate to this project through our website [www.captivating.org](http://www.captivating.org) and receive tax deductible receipts for Australia, US, NZ, or Hong Kong donations.

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