



# Annual Report 2018



## Our Mission

To empower migrant domestic workers in Hong Kong, regardless of nationality or background, to transform their lives through financial education and personal development programs.



## Dear friends,

In 2017, we marked our 10th anniversary, looking back on how far Enrich has come since we were founded. Since then, we have grown more than ever in our reach, impact and partnerships, and we are excited for what's ahead!

In 2018, we reached a staggering 16,327 migrant domestic workers through our financial and empowerment education and outreach.

We also extended our partnerships internationally, through the Beyond Myself exhibition with Goldsmiths, University of London, the University of Hong Kong and Keele University as well as the first ever regional Migrant Stars competition in partnership with non-profits One-Forty (Taipei) and Aidha (Singapore).

Additionally, we are thrilled to have been granted the 'Financial Education Champion' award from the Investor and Financial Education Centre (IFEC). In partnership with the IFEC, we have also extended our resources for employers of domestic workers.

Over the last year, we have seen a dramatic increase in migrant domestic workers coming to Hong Kong to meet our care needs. With your help we hope to scale up our work – please support us to ensure that all domestic workers are empowered to escape debt and achieve their goals, through life-changing education.

**Dr. Daisy Tam**  
Board Chair

**Lucinda Pike**  
Executive Director



# Our 2018 Highlights



## February

**Kick-off:** Business Lunch & Learn Series



## April

'Beyond Myself' art exhibition organized by Enrich and Curating Development (Goldsmiths, University of London)



## June

**Kick-off:** Long-term mentoring programme with Morgan Stanley



## August

Outreach at the Indonesian Consulate's Independence Day event



## October

Wrap-up: Investment Lunch & Learn with KPMG (2017-2018)



## December

Awards ceremony for our 'Migrant Stars' competition



## January

Enrich Debt Roundtable with partner organisations



Our pilot Business Mentoring session



## March

Enrich Annual Graduation 2018



We participated in the 'Money Month' campaign with the Investor and Financial Education Council

## May

We joined the HK Fintech Association's panel discussion on 'Financial Inclusion'



## July

Opinion piece in the SCMP by Dr. Daisy Tam, Enrich Board Chair



## September

We spoke at The New Savvy's 'The Future is Female' Conference

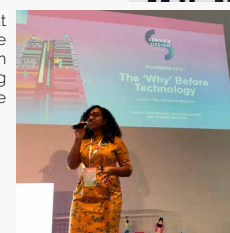


## November

'Financial Education Champion' awarded to Enrich by the Investor and Financial Education Council



We spoke at the Service Design Hong Kong Conference



## Our Approach

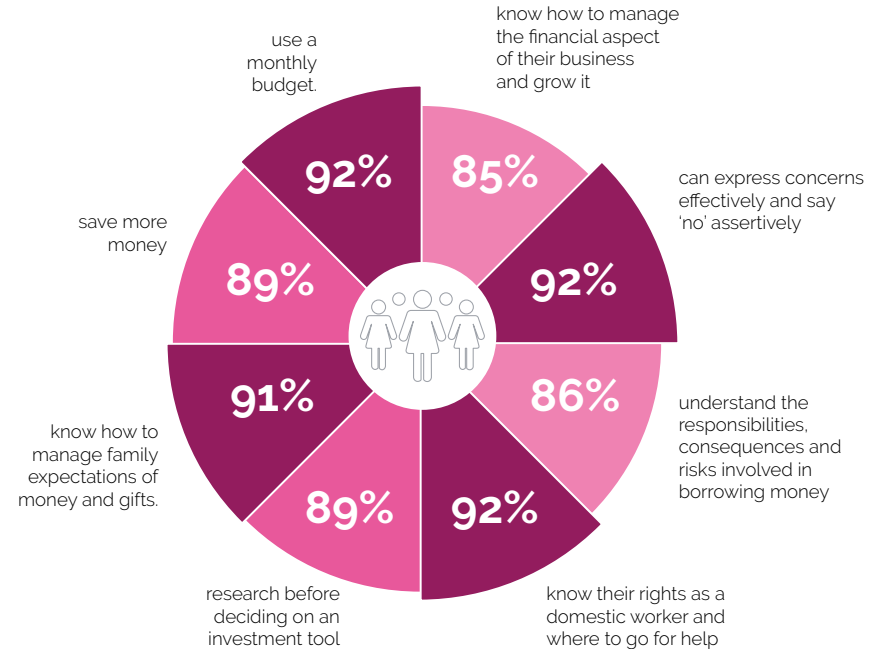
We believe that financial and empowerment education is a life-changing solution to the challenges faced widely by migrant domestic workers in Hong Kong.

Our interactive workshops and activities run on weekends and public holidays, in native languages of domestic workers (including Tagalog and Bahasa Indonesia), equipping them with skills, knowledge and confidence to escape debt, plan for their future and achieve their goals. We are impartial and do not sell or promote any financial products as part of our programmes in order to create a safe, trusted learning environment.



## Our Impact

Impact is very important to us. After every workshop or programme, our evaluation process allows us to assess how we can better meet migrant domestic workers' needs. Here is what our participants gain from our financial and empowerment education programme.



## Graduate Spotlight

# Dwi Nyoman Wihasti

In 2018, we said farewell to Dwi Nyoman Wihasti, the Head Coordinator of our Indonesian Ambassadors, who went home to Indonesia after 12 years in Hong Kong to pursue her goal of being an entrepreneur. Today she owns multiple businesses! Here is her story.\*

"As a child, my family was poor. My dream was simple; I wanted to finish university and work in an office. But I struggled just to finish high school.



One day, my father became seriously ill. I was a factory labourer at the time - how could I afford his treatment? So when someone offered me a job in Hong Kong, I accepted.

After spending nine months in a training centre, I departed to Hong Kong on 26 May, 2006.



To get there, I took a loan from an Indonesian agency, as well as an agency in Hong Kong. I felt a big pressure because the amount was too much - HK\$3000 per month for 7 months.

A year later, my father recovered from his illness, but I stayed in Hong Kong. In my tenth year, I met Enrich.



I joined Enrich's 'Money Wise Migrants' workshop. I fell in love with the class and I completed all five workshops. Financial skills, time management and self-empowerment - I learned them all from Enrich. I now track my expenses, to distinguish between 'wants' and 'needs'.

I've learned how to be a good leader, how to communicate and interact with many people. After graduating from Enrich in 2017, I became an Enrich ambassador. I would even share my story with new workers at the Indonesian Consulate.



Instead of wanting to work in an office, my goal became to set up my own registered company. For 7 years, I had dreamed of owning a catering business and finally on 24 June, 2018, I went home to fulfil my dream.



It was hard, but after facing many challenges, I successfully registered my company, 'CV. Indogot Berkah Makmur'. I named my catering business 'Wie Catering'. I even completed a catering qualification! While waiting for my catering business to be more productive, I developed my family's laundry shop and opened a Nasi Goreng shop.



It's hard to express with words how much Enrich has helped me because I can really feel it so deep in my heart. Even though I now live in Indonesia, I will always be an Enrich ambassador."



\*Translated from Bahasa Indonesia.





## Our Programme Numbers in 2018

**16,212**

migrant domestic  
workers reached

**7,293**

reached through our  
Education programme

**8,919**

reached through our  
Outreach programme

## Financial Education

Our financial literacy workshops not only equip migrant domestic workers with knowledge, skills and tools, but also empower them to make lasting changes to their financial behaviour. They learn basic budgeting and goal-setting skills, and tools to overcome and avoid debt. We also cover investment concepts/tools and how to identify investment scams, as well as the fundamentals of entrepreneurship.



Growing My Money



Money Wise Migrants



Setting Up My Business

### Our 2018 numbers



**4,417**  
participants



**148**  
workshops



**504**  
hours

### #EnrichImpact:

92% of participants have started a savings plan towards a particular goal.



### Myra Tabilon Tapiceria

"I attended Enrich because I wanted to get rid of my debts. The first workshop I went to, 'Money Wise Migrants', taught me a lot. I realized that borrowing money is not free, and that I should think about my future spending rather than only the money I was spending today."



## Empowerment Education

Our empowerment education workshops combine role-play, discussions and interactive exercises - a dynamic programme where participants learn about their rights as migrant domestic workers in Hong Kong. Other important aspects of this training include confident communication and balancing pressures from the family with long-term goals and plans.



Money and Family



Speak Up

### Our 2018 numbers



**539**  
participants



**42**  
workshops



**148**  
hours

### #EnrichImpact:

90% of Enrich participants make sure to talk to their family if something is bothering them so that they can find ways to support.



### Yani Bt Tarnu Waras

"I have gained so much knowledge and confidence from Enrich. Enrich has helped me to pull myself up after falling down. I have become wiser and have started making plans to fulfil my dreams."

## One-to-one Support

Individualised assistance is key. Our participants receive advice and guidance that is tailored to their circumstances. Our one-off and long-term mentoring programmes are a fantastic way for mentees to assess their progress with their mentors and build their confidence to continue towards their goals. Our financial counselling service enables migrant domestic workers in financial difficulties to access urgent and confidential advice.



### Our 2018 numbers



**237**  
participants



**42**  
sessions



**98**  
hours

### #EnrichImpact:

75% of participants are able to pay off their debts after a financial counselling session with Enrich.



### Frances Sheena Galindo

"Thank you to my mentor David for all the sacrifices, effort and patience with me throughout our 6 months' mentoring. I found not just a mentor but a friend as well. Now, I am confident and faithful to go back home for good! I will spread and plant more seeds to others, to inspire them as well and to live with a purpose!"

## Lunch and Learns

Our Lunch & Learn sessions cover a range of relevant topics to supplement what our participants learn in our workshops. In these lectures, our participants hear from external speakers and industry experts, providing great opportunities for deeper and ongoing learning. In 2018, we ran Lunch & Learn sessions on business, investment, and return and reintegration.



### Our 2018 numbers



**2,100**  
participants



**37**  
sessions



**74**  
hours





## Outreach

To make sure that we reach as many migrant domestic workers as possible, we get out on the street, raise awareness on social media and partner with consulates, the media, other charities and community groups. Here are some of our outreach highlights from 2018.



### Enrich Ambassador Programme

We were supported by 38 migrant domestic worker ambassadors in 2018. These superstars give up time on their day off to support our outreach and events, volunteering 199 hours last year.



### Welcome sessions for new arrivals

We engaged with 5914 newly arrived migrant domestic workers through 54 welcome sessions at the Philippine and Indonesian Consulates.

8,919

migrant domestic workers reached through street outreach and welcome sessions

57

programme partners

111

employers of domestic workers reached



### Street Outreach

We arranged 32 street outreach sessions. We conduct outreach all over Hong Kong with our staff and ambassadors to raise awareness of our programmes amongst the migrant domestic worker community.



### Spreading the word online

We broadcasted 9 episodes of 'Ask the Experts', a regular Facebook Live video series answering migrant domestic workers' questions on a wide range of topics with industry experts, including the Hong Kong Police, lawyers, financial planners, other non-profit organisations and our own Enrich trainers.

## Our Events

### Beyond Myself

We proudly presented the international art exhibition, Beyond Myself, in collaboration with Curating Development (Goldsmiths, University of London), the University of Hong Kong and Keele University. From April 26 - May 14, 2018 the exhibition was displayed at The Hive Spring, featuring art by Filipino domestic worker artists in Hong Kong and London. We also held a reception for the domestic worker community and a screening of The Helper Documentary.

### #MigrantStars

We ran the Migrant Stars 2018 Competition (Hong Kong), in partnership with non-profits One-Forty (Taiwan) and Aidha (Singapore), asking the public to nominate domestic workers who are stars in different categories. The first regional competition of its kind, Migrant Stars aimed to reveal the 'human' behind the term 'migrant domestic worker'. The 10 winners were chosen by an esteemed judging panel and recognized in a ceremony at Campfire Collaborative Spaces.

## Congratulations Class of 2018!

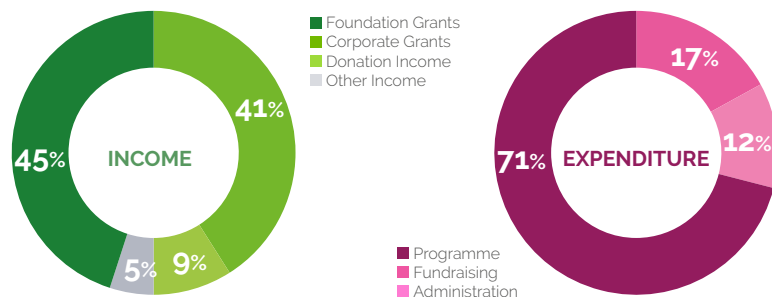
Our third Annual Graduation ceremony was held on March 18, 2018, hosted by the University of Hong Kong. It was an emotional and joyful event celebrating the achievements of 170 migrant domestic workers who had graduated from our financial and empowerment education programmes! In attendance were also graduates' employers and friends, and Enrich's funders and supporters.

"I am blessed to be part of Enrich's financial and empowerment education programme for I know I am learning the value of money, how to enrich it, positively impact my life and that of others, and be a constant blessing to others who need the same knowledge and wisdom I got from the organisation."

Wellmar Torres .  
2018 graduation speech



## Our Finances



### Statement of Comprehensive Income

(as of 31 December 2018)

	2018 HK\$	2017 HK\$
<b>Income</b>		
Donation Income	251,009.64	249,055.46
Funding Income	2,490,725.95	2,024,063.66
Other Income	139,074.73	108,788.50
	<b>2,880,810.32</b>	<b>2,381,907.62</b>
<b>Less: Expenditure</b>		
Programme	(1,984,526.42)	(1,628,973.40)
Administration	(346,241.14)	(196,229.87)
Fundraising	(472,227.73)	(369,332.14)
	<b>(2,802,995.29)</b>	<b>(2,194,535.41)</b>
<b>Surplus (deficit)</b>	<b>77,815.03</b>	<b>187,372.21</b>

### Statement of Financial Position

	2018 HK\$	2017 HK\$
<b>Current Assets</b>		
Bank Balance	1,542,796.29	1,744,332.60
Accounts Receivable	284,448.90	-
Other Receivables	9,501.06	11,082.79
Deposit and Prepayments	30,456.00	27,456.00
	<b>1,867,202.25</b>	<b>1,782,871.39</b>
<b>Current Liabilities</b>		
Accruals & Other Payables	(23,300.74)	(16,784.91)
	<b>(23,300.74)</b>	<b>(16,784.91)</b>
<b>Net Assets</b>	<b>1,843,901.51</b>	<b>1,766,086.48</b>
<b>Accumulated Funds</b>		
Reserve Fund	142,806.85	142,806.85
General Fund	1,701,094.66	1,623,279.63
	<b>1,843,901.51</b>	<b>1,766,086.48</b>



## Our People

### Board of Directors

Dr. Daisy Dic Sze Tam  
*Board Chair*

Abhishek Rawat,  
*Director and Treasurer*

Anjali Harjani-Hardasani,  
*Director*

Dr. Annelotte Walsh,  
*Director*

Christina Kautzky,  
*Director*

Dr. Tim Carey,  
*Director*

Megan Pillsbury,  
*Director*

### Operations Team

Lucinda Pike,  
*Executive Director*

Tynna Mendoza,  
*Senior Programme Manager*

Gwen Mabasa,  
*Administration and Finance Officer*

Sylvia S. Putra,  
*Programme Officer*

Soline El Hassani,  
*Fundraising and Development Officer*

Zamira Monteiro,  
*Communications Officer*

Katrina Eeyan Villamarin,  
*Outreach Assistant*

Sherly Poulsum,  
*Programme Assistant*

### Trainers

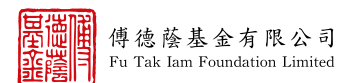
Agrina Sandri  
Amalia Kandou-Couesnon  
Apriana Chrisnawati  
Betty Wagner  
Cecile Morais  
Christy Themar  
Esther Guevara  
Felice Iskandar

Katrina Eeyan Villamarin  
Lourdes Yu-Morales  
Pritya Pravina  
Raul Benjamin Puentespinia  
Rinita Burhan  
Rose Guirao  
Sonping Bevan  
Susanna D. Edwards

## Our Funders

Our corporate and family foundations funders are a key part of our success. Enrich is deeply grateful for the continued and generous support that we have received in 2018 - from supporting our team and co-organising programme activities to providing funding for our education programmes, our funders enable us to build a more inclusive Hong Kong and fully support the migrant domestic worker community.

### Major Donors



Drs Richard Charles and Esther  
Yewpick Lee Charitable Foundation

### Other Funders

Anonymous Foundation  
BlackRock  
Deutsche Bank  
Investor and Financial  
Education Centre

LUSH  
Morgan Stanley  
T. Rowe Price

## Programme and Supporting Partners

a+b-3

Agape Fellowship of Indonesia, Hang Hau

Allianse Church, Tsuen Wan

Alliansi Iman Church, North Point

Association of Concerned Migrant Workers

ATKI

Asian Baptist Women's Fellowship

Balikatan sa Kaunlaran

Bayanihan Kennedy Town Center

Bethune House

Caritas Asian Migrant Workers Social Service Project

Caritas, Macau

Chinese Renish Church - Mission Training Centre

Christian Action

Church of Jesus Christ of Latter-day Saints

Consulate General of Indonesia

Consulate General of the Philippines

Cornerstone International Church of God Hong Kong

DPCF - Catholic Centre

Dompel Dhuafa HK

Discovery Bay Migrant Organization (DB Migrant Organization)

EmpowerU - HKU

Equal Opportunities Commission

Fair Employment Foundation

Fair Training Center

Harmony Baptist Church

HelperChoice

HELP for Domestic Workers

Hong Kong International School

HSBC (venue partner)

HOPE Center for Ethnic Minorities

Indonesia Care Centre

Indonesia Methodist Church

Indonesian Catholic Community in Hong Kong (KKIHK)

Indonesian Methodist Centre

Indonesian Mission Church

International Domestic Workers Federation

International Migrants Alliance

Island School

International Christian School (ICS)

Jaringan Buruh Migran Indonesia, Macau

Kowloon Union Church

La Petite Enfance

Methodist International Church

Misi Injili Damai Indonesia Church, Kwun Tong

Mission for Migrant Workers

New Beginnings Christian Fellowship Hong Kong

Overseas Worker Entity

Pathfinders

Philippine Overseas Labor Office

Resurrection Church, Sai Kung

Renaissance College

South China Morning Post (venue partner)

Singo Wiromo

Wimmler Foundation

## You can be a changemaker!

Your support makes it possible for us to empower migrant domestic workers with the ability to transform their lives and plan for a future with greater financial stability.



### Sponsor a migrant domestic worker

Provide a scholarship for the full 28-hour Enrich programme for just HK\$2000 or even just one financial workshop for HK\$500. You can even sponsor your own helper!



### Donate

Give online by visiting our website and making a tax deductible contribution to support financial inclusion for the migrant domestic worker community in Hong Kong



### Volunteer

Share your professional expertise, join our outreach events or be an Enrich mentor for a migrant domestic worker.



### Partner with us

Through our various partnership programmes, your company can play a key role in promoting the importance of financial literacy for one of Hong Kong's most vulnerable communities. Reach out to [info@enrichhk.org](mailto:info@enrichhk.org) for more information

# Enrich Hong Kong

## Connect with us



Enrich HK



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