



*Annual Report  
2019*

## 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,

2019 has been an extraordinary year for Enrich! Our team has worked hard to boost our outreach efforts to the increasing numbers of domestic workers coming to Hong Kong, strengthen government relations and raise awareness of the important role these workers play in meeting our care gap.

We're incredibly proud to have engaged 19,201 participants in 2019 through our education and outreach programmes - our highest yearly reach so far! We were also honoured to see this work recognised by the Investor and Financial Education Council who awarded Enrich the Financial Education Champion award for the second year.

Additionally, in 2019 we released the groundbreaking report 'The Value of Care' with our partner Experian, revealing that migrant domestic workers contributed a whopping HK\$98.9 billion to Hong Kong's economy in 2018. With the incredible international and local media coverage the report received and the important dialogue it continues to inspire, we hope this positive, empowering narrative of domestic work contributes towards long-term change.

We're grateful to our partners, funders, donors and supporters who make our work possible, and who continue to support our mission to ensure that ALL domestic workers have access to life-changing financial education.

**Dr Daisy Tam,**  
Board Chair

**Lucinda Pike,**  
Executive Director



# Our 2019 Highlights

## February

English mentoring session with Deutsche Bank



## April

Street outreach with Credit Suisse Equities team



## June

English mentoring session with Macquarie Bank and Wellington



Celebrating Philippine Independence Day!

## January

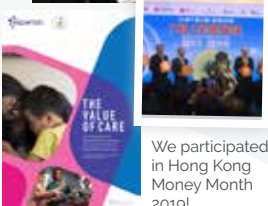
Signed a partnership with the Philippine Overseas Labor Office



We released The Value of Care report with Experian

## March

Enrich Annual Graduation 2019 held at HKEX Connect Hall



We participated in Hong Kong Money Month 2019!

## May

Meeting with the Indonesian consulate





## August

Celebrating Indonesian Independence Day!



## October

Meeting with Hong Kong Chief Secretary Matthew Cheung



Business mentoring session with DBS

## December

Bahasa Indonesia mentoring session at Macquarie Bank



Our first Chinese opinion piece published in Ming Pao by Board Director, Luna Chan

## July

Kick off: 'Investment' Lunch & Learn series with KPMG



## September

Launch of the new Enrich website!



'Ring the Bell for Financial Literacy' with HKEX



## November

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



Wrapping up our Long-Term mentoring programme with Credit Suisse and Morgan Stanley

## Our Approach

We believe that financial and empowerment education changes lives, empowering migrant domestic workers in Hong Kong with the tools to overcome the challenges they face.

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.



**Financial literacy**



**Empowerment**



**Confidence to  
achieve life goals**





# 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.

**94%**

use a monthly budget

**98%**

research before deciding on an investment tool

**95%**

understand the responsibilities, consequences and risks involved in borrowing money

**84%**

save more money



**97%**

can express concerns effectively and say no assertively

**98%**

know how to manage family expectations of money/gifts

**98%**

know their rights as a domestic worker and where to go for help

**95%**

know how to manage the financial aspect of their business and grow it

Graduate Spotlight

# Frances Sheena Galindo

Frances Sheena Galindo (Sheena) is one of our Enrich Ambassadors who returned home to the Philippines in 2019 to manage her own successful online social enterprise. Here is her inspirational story of how she became a debt-free entrepreneur and investor in 5 years.

"My parents couldn't afford to send me to college, so my sister who was a domestic helper in Hong Kong supported my parents to send me to a good school. I was a private nurse for about 4 years.



I came to Hong Kong because my family was in bad debt, incurred and accumulated by my husband for years. My sister in law became pregnant with her third child and asked me if I wanted to work as a



domestic helper abroad to replace her. We decided that the high salary offered in Hong Kong would help us pay off the debt and so I left my nursing job to become a domestic helper. I felt pressured as I was unsure how I was going to repay the debt and how long it would take.

I was also looking for things I could do in my free time on Sundays. I saw a Facebook



advertisement for "Lunch and Learn" at Enrich, and from then, attended other Enrich workshops. With Enrich, I was able to pay off my debts within one year, and I eventually finished the full programme, graduated from Enrich, and became an Ambassador.



While I was in Hong Kong, I realized that saving money should begin from a young age, so I introduced financial education to my children

*"I have been exceptionally impressed and genuinely humbled by Sheena's resolve, grit and boldness in realizing her goal of returning home in 2019. To have achieved this so far from home and without the immediate support of her family and friends is incredible. I have been very fortunate to have been part of Sheena's journey, and it's an experience that I will never forget."*

**Sheena's Mentor, David Cox**  
Executive Director in Human Resources,  
Morgan Stanley

by giving them incentives to save their pocket money while I was away.



I also joined the Enrich Long-Term Mentoring programme and worked with my mentor, David who had so much effort and patience with me. I found not just a mentor but a friend as well. David helped me organise all my business ideas.

I was able to go home after 5 years in Hong Kong. I was nervous but I prepared emotionally by attending seminars on business, leadership, social entrepreneurship. I planned my business and prepared my finances.



I am now managing my own online social enterprise, a Kuripot (convenience) store that I started in mid-2015. Part of the proceeds get donated to Filipino charities. I've also ventured into agriculture, investing in farming, poultry and planting vegetables and fruits, and we have plans to expand



in future. I am so thankful to Enrich for teaching me how to manage my own business, and to David who taught me how to keep a ledger, consolidate financial records and create business plans.



With the help of Enrich, I was confident in going back home and inspiring others to live with purpose. My advice to other domestic helpers is to focus on their dreams and do it the SMART way. Nothing is impossible for those who believe they can!"



## Our Programme Numbers in 2019

**19,201**

migrant domestic  
workers reached

**4,662**

reached through  
our Education  
programme

**14,539**

reached through  
our Outreach  
programme



Economic  
empowerment  
for migrant domestic  
workers



Dream  
more

Sustainable  
Outcomes

# Financial Education

Our financial literacy workshops focus on skills building and creating real behavioral change. We equip migrant domestic workers with knowledge, skills and tools, including basic budgeting, goal-setting, investment concepts/tools, how to identify investment scams, and ways to overcome debt. We also cover the fundamentals of entrepreneurship and support them in making decisions that create lasting changes to their financial behavior.



Growing My Money



Money Wise Migrants



Setting Up My Business

## Our 2019 numbers



**3,491**  
participants



**176**  
workshops



**668**  
hours

## #EnrichImpact:

86% of participants have started a savings plan towards a particular goal.





“Since I joined Enrich, I have learned to manage my money wisely. Now I can be firm & affirmative in every decision I make to achieve my goal”

**Nur Aini Lantu**

# Empowerment Education

We grab our participants' attention and engage their imaginations by combining role-play, discussions and interactive exercises. Our dynamic programme emphasises their rights as migrant domestic workers in Hong Kong and the importance of confident communication, not just in asserting their rights but also when balancing family financial pressures.



Money and Family



Speak Up

## Our 2019 numbers



**747**  
participants



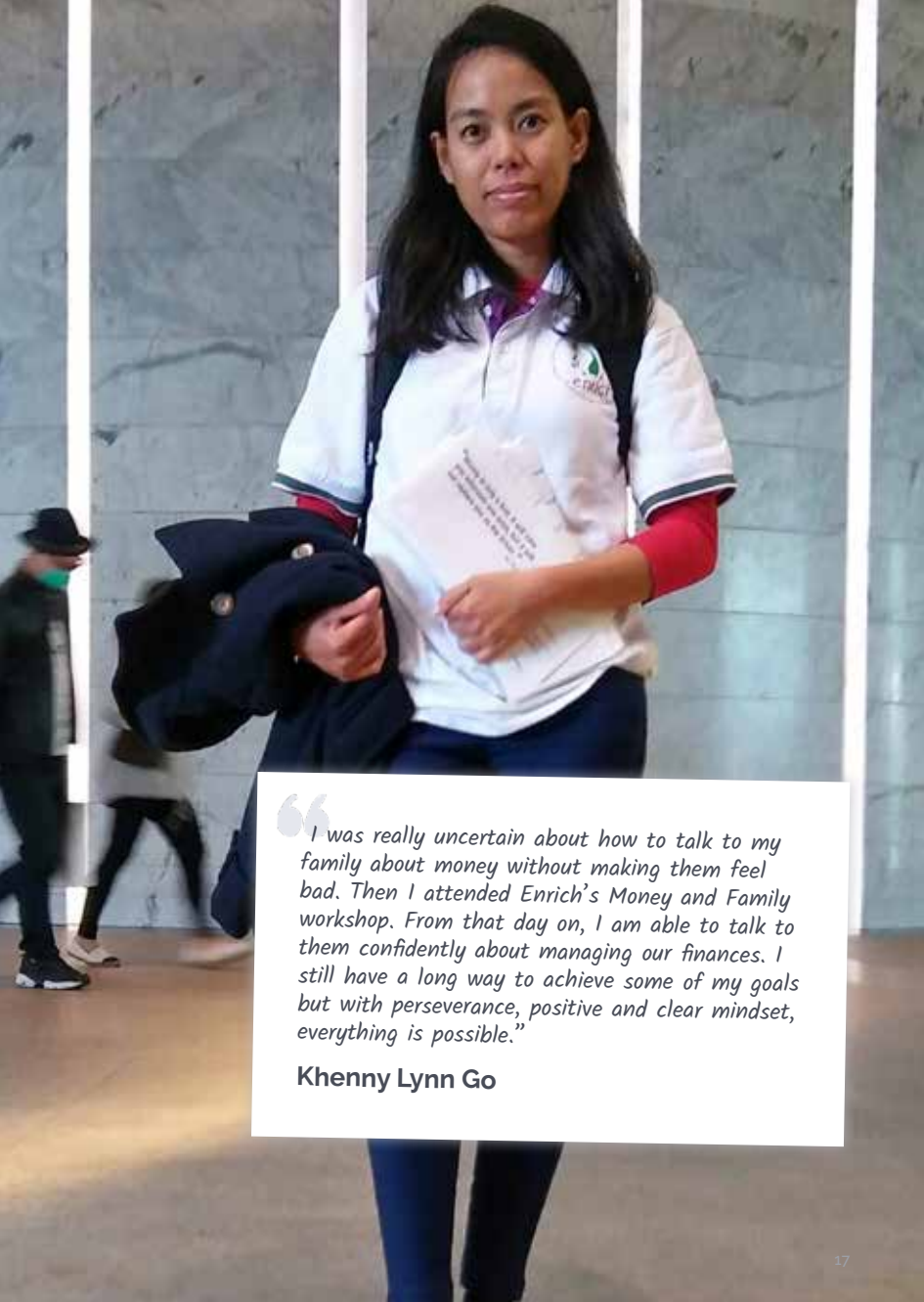
**58**  
workshops



**151**  
hours

## #EnrichImpact:

97% of Enrich participants make sure to talk to their family if something is bothering them so that they can find ways to support.



*“ I was really uncertain about how to talk to my family about money without making them feel bad. Then I attended Enrich’s Money and Family workshop. From that day on, I am able to talk to them confidently about managing our finances. I still have a long way to achieve some of my goals but with perseverance, positive and clear mindset, everything is possible.”*

**Khenny Lynn Go**

# 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 2019 numbers



**213**  
participants



**120**  
sessions



**141**  
hours

## #EnrichImpact:

74% of participants are able to pay off their debts after a financial counselling session with Enrich.



“

Before Enrich - I didn't have any plans or goals. But I had a great opportunity to talk to a professional mentor who helped me with my finances. My relationship with my mentor is very open. I can send her a message anytime if I have questions. She's very helpful and she has given me a lot of advice.”

**Silmar A. Coresis**

# Lunch & Learn

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 2019, we ran Lunch & Learn sessions on investment, loans and data privacy.



## Our 2019 numbers



**963**  
participants



**24**  
sessions



**48**  
hours



# LIQUIDITY



## 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 2019.



### Enrich Ambassador Programme

We were supported by 55 migrant domestic worker ambassadors in 2019. These superstars give up time on their day off to support our outreach and events, volunteering 138 hours last year.



### Welcome sessions for new arrivals

We spoke to 11,415 newly arrived migrant domestic workers through 100 welcome sessions at the Philippine and Indonesian Consulates.

# 14,539

migrant domestic workers  
reached through street outreach  
and welcome sessions

# 24

programme  
partners



## Street Outreach

We conduct outreach all over Hong Kong with our staff and ambassadors to raise awareness of our programmes amongst the migrant domestic worker community. In 2019, we arranged 34 street outreach sessions.



## Spreading the word online

We broadcasted 7 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, consulates, lawyers, financial planners, other non-profit organisations and our own Enrich trainers.

## Our Events

### The Value of Care Report

On March 8 (International Women's Day), we partnered with Experian to release the groundbreaking report 'The Value of Care' which revealed the economic contributions that migrant domestic workers make to Hong Kong, Singapore and Malaysia, as well as the levels of financial inclusion of these communities. We had a packed house at our launch event, which featured an expert panel discussion as well as a photo exhibition by domestic worker photographer Leeh Ann Hidalgo. The Value of Care was also featured in international and local media including CNN, TIME, Coconuts, SCMP, HKFP and more.



# Congratulations Class of 2019!

Our fourth Annual Graduation ceremony was held on March 24, 2019, hosted at the beautiful HKEX Connect Hall. 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.

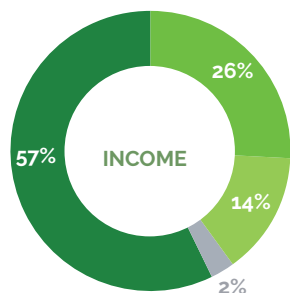
“

*I have been in Hong Kong for 12 years now and prior to knowing Enrich, I did not realize how important it is to plan and manage my finances, to achieve my dreams with family in Indonesia. While following this program, I have gained a lot: I am more open discussing financial matters with my family and I know how to invest my money”*

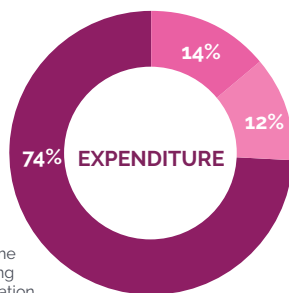
**Indah Kurniah Sari,  
2019 graduation speech.**



## Our Finances



■ Foundation Grants  
■ Corporate Grants  
■ Donation Income  
■ Other Income



■ Programme  
■ Fundraising  
■ Administration

### Statement of Comprehensive Income

(as of 31 December 2019)

	2019 HK\$	2018 HK\$
<b>Income</b>		
Donation Income	545,028.50	251,009.64
Funding Income	3,251,730.33	2,490,725.95
Other Income	106,982.75	139,074.73
	<b>3,903,741.58</b>	<b>2,880,810.32</b>
<b>Less: Expenditure</b>		
Programme	(2,198,228.29)	(1,984,526.42)
Administration	(373,828.84)	(346,241.14)
Fundraising	(412,402.66)	(472,227.73)
	<b>(2,984,459.79)</b>	<b>(2,802,995.29)</b>
<b>Surplus (deficit)</b>	<b>919,281.79</b>	<b>77,815.03</b>



## Statement of Financial Position

	2019 HK\$	2018 HK\$
<b>Current Assets</b>		
Bank Balance	2,549,267.20	1,542,796.29
Accounts Receivable	156,732.13	284,448.90
Other Receivables	52,390.08	9,501.06
Deposit and Prepayments	32,256.00	30,456.00
	<b>2,790,645.41</b>	<b>1,867,202.25</b>
<b>Current Liabilities</b>		
Accruals & Other Payables	(27,462.11)	(23,300.74)
	<b>(27,462.11)</b>	<b>(23,300.74)</b>
	<b>2,763,183.30</b>	<b>1,843,901.51</b>
<b>Accumulated Funds</b>		
Reserve Fund	142,806.85	142,806.85
General Fund	2,620,376.45	1,701,094.66
	<b>2,763,183.30</b>	<b>1,843,901.51</b>

# Our People

## Board of Directors

Dr. Daisy Dic Sze Tam,  
*Board Chair*

Luna Chan,  
*Director*

Megan Pillsbury,  
*Director*

Josianne Robb,  
*Director*

Thomas Poullaouec,  
*Director*

Pat Dwyer,  
*Director*

Martin Allen,  
*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

Anastasia Purnomo

Apriana Chrisnawati

Betty Listianti Wagner

Cecile Morais

Christy Themar

Dedy Kristanto

Eeyan Villamarin

Esther Guevara

Felice Gracia Iskandar

Jonathan Wong

Lourdes Morales

Made Dian Kurnianingrum

Manu Sawhney

Medya Putri

Paola de Antonellis

Pritya Pravina

Raul Puentespina

Rinita Ekasari

Rose Guirao

Somping Bevan

Sheetal Sarup

Surj Bahra

Susan 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 2019 - 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

Anonymous Foundation



傅德蔭基金有限公司  
Fu Tak Iam Foundation Limited



WELLINGTON  
MANAGEMENT®

## Other funders

American Women's Association

BlackRock

BNP Paribas

Credit Suisse

Coin Dragon

DBS Bank

Experian

Equal Opportunities Commission

Investor and Financial Education Council

Kellett School

Maximal Concepts

Morgan Stanley

Simmons & Simmons

St James's Place Wealth Management

T.Rowe Price

WYNG Foundation

We are also immensely grateful to all our individual donors, although we cannot name them all individually. Thank you for your generosity and trust.

# Programme and Supporting Partners

a+b=3

ATKI

Agape Fellowship of Indonesia, Hang Hau

Allianse Church, Tsuen Wan

Alliansi Iman Church, North Point

Asian Baptist Women's Fellowship

Association of Concerned Migrant Workers

Bara JP

Bethune House

Chinese Renish Church - Mission Training Centre

Christian Action

Consulate General of Indonesia

Consulate General of the Philippines

DB Parish

DLA Piper

DPCF - Catholic Centre

Discovery Bay Migrant Organization

Dompot Dhuafa HK

El Shaddai

EmpowerU - HKU

Equal Opportunities Commission

Fair Employment Foundation

Forum Lingkar Pena

GMIDI Church at Kwun Tong

HELP for Domestic Workers

HKEX

HSBC

Harmony Baptist Church  
HelperChoice

Hogan & Lovells

Hong Kong International School

Hong Kong Police Force

Indonesia Care Centre

Indonesia Methodist Church

Indonesian Catholic Community in Hong Kong (KKIHK)

Indonesian Consulate

Indonesian Methodist Centre

Indonesian Methodist Church

Indonesian Mission Church

Indonesian Muslim Association in Hong Kong (IMAH)

International Christian School (ICS)

International Domestic Workers Federation

International Migrants Alliance

Island Evangelical Community Church (ECC)

Island School

Jaringan Buruh Migran Indonesia, Macau

Jessica Cutrera

KAMPPI

Kellett School

Kowloon Union Church

Macau Anglican College, Tai Pa, Macau

Methodist International Church

Misi Injili Damai Indonesia Church, Kwun Tong

Mission for Migrant Workers

Movers

New Beginnings Christian Fellowship

Pathfinders

Philippine Consulate

Philippine Overseas Labor Office

Renaissance College

RiverGrace Church

Singo Wiromo

South China Morning Post

St. Martha Shelter

Voice of Migrants

YWCA

# 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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