



Dear Friends,

2020 was the year no one saw coming. The Covid-19 pandemic has been called 'the great equalizer', placing us all in the same position of adversity - the reality, however, is that many marginalised communities have been disproportionately impacted. Migrant domestic workers are often easily forgotten, but they will not as easily overcome the financial and psychological impact of this pandemic on themselves and their loved ones.

As we've navigated the challenges, our priority has been to focus on meeting and raising awareness of their needs, to make sure that they aren't left behind in a post-pandemic world. This would not have been possible without an incredible community effort.

Our staff, trainers, volunteers and board of directors have all worked hard to adapt to an ever-changing situation. We've been overwhelmed by our funders, partners and individual donors who have steadfastly stood by us and provided multiple avenues of support. Our partnerships with consulates, other charities and community groups have also enabled us to coordinate resources and broaden our reach at this critical time.

Central to this effort are domestic workers themselves. We've seen our Enrich Ambassadors lifting their community through these tough times. We've been moved by our participants who have demonstrated incredible commitment and resilience, joining online classes from bedrooms, living rooms, churches, parks and street corners.

In the coming years, we're committed to ensuring that domestic workers can thrive - not just survive - in a post-pandemic world. With the strength of this Enrich community, nothing is impossible.

Warmly,

Lucinda Pike,

Executive Director

2020: a snapshot of the year for migrant domestic workers

January



First Covid-19 case confirmed in Hona Kona



First Covid-19 case confirmed in the Philippines

March



Hona Kona closes borders to incoming non-residents, including new domestic worker arrivals.

Hong Kong Government consider limit of stav extensions for workers unable to travel home/looking for new employers.



First Covid-19 cases confirmed in Indonesia

OUR RESPONSE

Teamed up with Mind HK to share mental health tips in Tagalog and Bahasa Indonesia.

May



Wave 2 begins in Hong Kong



Philippines government lifts travel restrictions on overseas Filipino workers.

OUR RESPONSE

Celebrated Labour Day online at our 'Kantahan at Kwentuhan' event. with Filipino band JBrothers.

Celebrated Idul Fitri (Eid) online, with Indonesian singer Novia Bachmid.

Launched #EnrichGives initiative, distributing free hygiene products to domestic workers.

July

妳

Wave 3 begins in Hong Kong.

Compulsory face mask order in all public places implemented in Hong Kong.

Hong Kong permanent residents receive HK\$10.000 handouts. Domestic workers are not eligible.

OUR RESPONSE

Partnered with Indonesian consulate and community groups to provide online education on debt-management.

Enrich's \$10K 'Hand it Forward' Campaign encouraged residents to donate their cash handout to support education for domestic workers.

September



Hona Kona Government announces that minimum wage for migrant domestic workers' would not receive annual increase, citing economic impact of the pandemic.



Indonesia sees 24% decrease in remittances in second quarter of 2020. compared to 2019, due to delayed departures of 88.000 workers.

November



Wave 4 begins in Hong Kong

OUR RESPONSE

Partnered with Philippine Overseas Labor Office to deliver online workshops for workers in Macau.

Launched our series 'Tough Times, Tough Me: Staying Strong during the Pandemic' empowering workers to build financial and emotional resilience.

February



Sweeping travel ban enforced by the Philippines affects hundreds of workers.

OUR RESPONSE

Enrich shared advice from experts on stress management, and how to protect yourself from Covid-19.

April



Philippine regions placed under Enhanced Community Quarantine. Many workers are instantly stranded. Philippines reports record-high unemployment rate of 17.6%



Indonesia bans mudik, the tradition of migrant workers travelling home for Eid.

OUR RESPONSE

We began delivering all our education programmes online.

We expanded our crisis financial counselling service to run both online and over the phone.

June



Hona Kona Government announce that domestic workers can quarantine in designated hotels rather than employers' homes.

..........



WHO reports that the Philippines has the fastest rise in COVID-19 cases in Western Pacific region.

OUR RESPONSE

Offered free Money and Family workshops online. helping participants deal with increasing family pressures.

August



Hong Kong extends ban on public gatherings of more than two, impacting domestic workers' days off.



Indonesia's unemployment rate increases to 7.07%, the highest since 2011.

OUR RESPONSE

Offered our full 5-workshop programme to all domestic workers for free from August to September.

October



Indonesia surpasses the Philippines in number of Covid-19 cases and deaths, highest in Southeast Asia

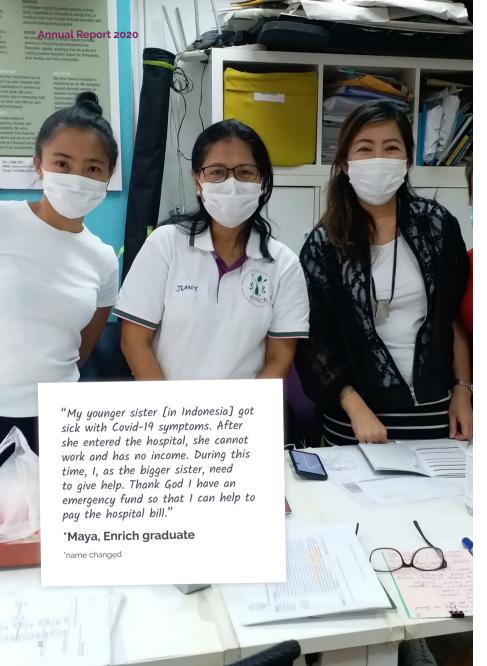
OUR RESPONSE

Our virtual Recognition Day acknowledged domestic workers who completed our vear-long online Investment Lunch & Learn series with KPMG, despite challenges.

December



Filipinos in Hong Kong increased remittances by 2.4% to US\$821 million in 2020, despite a decrease of over 5,000 in their numbers.



The pandemic's hidden impact

Besides a significant increase in workload (due to employers working/ studying from home and more sanitisation measures being required overall), many migrant domestic workers have seen a complicated impact on their economic stability and mental health.



Job insecurity

An uncertain job market for employers has affected domestic workers. Moreover, travel bans and quarantine periods have made it difficult for new arrivals to reach Hong Kong.



Financial stressors

Besides unemployment risks, many workers have faced unexpected expenses or additional financial burdens, which have pushed them into debt.



Family pressures

With global economies impacted (due to lockdowns, lack of tourism etc.) domestic workers face additional financial responsibility for families back home, many of whom have lost livelihoods.



Mental health

Accumulated stress and the lack of relief outlets (particularly with less time off) continues to impact domestic workers' mental health.

Our three-pillar response

Throughout 2020, our team continued to assess the needs and adapt our efforts to ensure the domestic worker community was supported. Our areas of focus have been:



Awareness

amongst the domestic worker community and the Hong Kong public



Engagement

through diverse online avenues for domestic workers to continue to learn and socialise.



Support

for our domestic worker and wider nonprofit communities



of our financial counselling participants in 2020 had taken out loans from 2 or more lenders.



had monthly loan repayments of over half their salary.





Awareness

As the pandemic unfolded, in Hong Kong and in domestic workers' home countries, we focused on knowledge gaps which emerged. We aimed to be a trusted, reliable source of information, using our platform to educate and advocate for our community's needs.

Expert information and advice online

We provided expert interviews, stories and educational videos with tailored information in domestic workers' languages on mental wellbeing and financial management during uncertainty or crisis. Additionally, we released our 'Enrich Planner' App, a free personal finance tool to help workers manage finances effectively. Our new animated video series, 'A Different Choice', also encouraged workers to avoid common pitfalls as they face financial difficulties

Public awareness of the impact on domestic workers

We spoke extensively to the media on the crucial contributions domestic workers have made during the pandemic, the challenges they've faced and the support needed to ensure that they too can recover from the impact.

Highlighting the impact on the nonprofit sector

Many charities, including Enrich, faced an increase in services, whilst facing unprecedented challenges with funding. We stood by our nonprofit community at this time, joining a task force of nonprofits who appealed to funders to support Hong Kong's most marginalised communities

#EnrichImpact:

98% of Enrich participants know their rights as a domestic worker and where to go for help.

215,000+

people reached on social media through our videos

media engagements, including SCMP, RTHK, HKIBC, Around DB Magazine and more.







Enrich Planner Financial Freedom Made Easy

Download it today on Google Play



OPEN LETTER TO FUNDERS

Working Through Grisis Together

URGENT APPEAL TO SUPPORT THE NON-PROFIT
SECTOR IN HONG KONG

Engagement

As companies, schools and universities moved their activities online, we wanted to make sure that domestic workers weren't left behind. We strived to create a tailored, ongoing learning environment in an interactive and fun way.

Transitioning to online education

We provided a safe space for education, running our workshops, Lunch & Learn seminars and mentoring programmes online. This didn't come without challenges, including low digital literacy levels, limited internet access, and language barriers on popular digital tools like Zoom. We were inspired by participants' commitment to continue learning, despite these hurdles!

Fun interactive online events

With many domestic workers feeling lonely, unable to travel home or socialise with friends and family, we provided opportunities for light-hearted, celebratory moments too. We celebrated Labour Day and Idul Fitri (Eid) online, partnering with popular performers like JBrothers (Filipino band) and Novia Bachmid (Indonesian Idol Finalist) for a truly special experience!

Collaborating with partners

The reality is that domestic workers were working longer hours, with less time to dedicate to online learning. We therefore strengthened our community engagement to bridge the digital divide, starting a new Facebook group and partnering with consulates and community partners to spread vital education online.

#EnrichImpact:

94% of Enrich participants understand the responsibilities, consequences and risks involved in borrowing money. 40,000+

views of videos made in partnership with the Indonesian Consulate of Hong Kong, educating domestic workers on avoiding debt traps.



Our 2020 numbers

2632

education programme participants

3898 outreach programme participants **72** one-to-one participants

183

financial and empowerment education workshops 23

Lunch & Learn seminars

70 one-to-one support sessions 25

street outreach initiatives







Support

As new needs emerged, community support became increasingly valuable. We wanted domestic workers to receive the support they needed, while also empowering them to stay strong, weather the challenges and build each other up.

Promoting mental health & resilience

We targeted growing mental health concerns amongst the community by providing stress-relief tips from experts and launching a series called 'Tough Times, Tough Me: Staying Strong During the Pandemic' to encourage emotional, physical and financial resilience for domestic workers and their families. We even partnered with charity Mind HK to translate their COVID-19 mental health tips into Tagalog and Bahasa Indonesia.

Free financial counselling

Generous fundraising of corporate supporters enabled us to offer free financial counselling to meet the increasing need. With no emergency funds and little savings, many domestic workers were facing dire financial circumstances and needed a neutral, trusted person to confide in.

'Enrich Gives' hygiene products

Thanks to generous donations, we launched our 'Enrich Gives' initiative, supported by our Enrich Ambassadors. To alleviate the sudden necessary cost of hygiene products, we provided domestic workers with the essentials - masks, hand sanitisers and soaps. We also passed similar donations to our community partners, many of whom deliver frontline services.

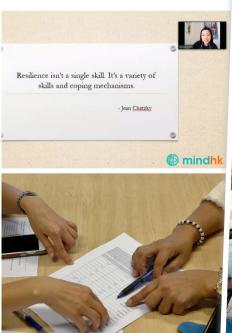
#EnrichImpact:

97% of our 'Tough Times, Tough Me' participants know how to care for their mental and physical health in a balanced way.

7700+
hygiene products
distributed through
'Enrich Gives'

15 community partners supported with donations







Thank you to the Enrich Community

Our Supporters

In the midst of a global pandemic - our partners, individual and monthly donors were our lifeline! We experienced more energy, commitment and mobilization than ever before to ensure that migrant domestic workers could continue to access education and support in Hong Kong.

They provided recurrent donations, organised fundraising activities, nominated Enrich for emergency Covid-19 grants in their companies, donated to our \$10K 'Hand it Forward' fundraising campaign - and so much more! Thanks to our supporters, we were able to deliver free financial consultations for domestic workers in crisis, more financial literacy workshops with our programme partners across Hong Kong and online community events to provide education and entertainment.

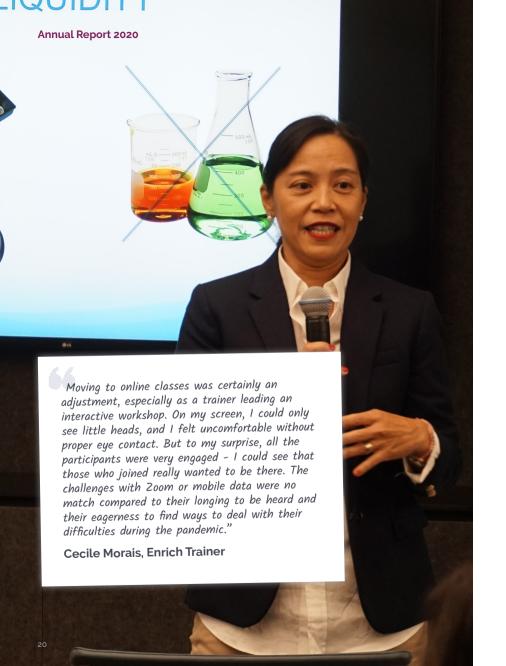




#WhylGave:

"I donated because Enrich is doing phenomenal work in improving the lives of domestic workers to take charge of their finances and to change their lives. Our workers are the backbone of our homes and deserve all the support to improve their lives." - Yosha Gupta





42 ambassadors who volunteered

192 hours



Our Ambassadors

Street outreach was a challenge for us in 2020, due to social distancing regulations, but our Enrich Ambassadors went above and beyond, on their one day off a week, to creatively engage the domestic worker community in our programmes.

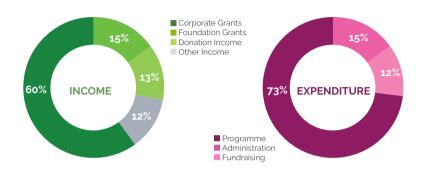
They promoted Enrich to community groups and their personal networks, made videos about our programmes for their social media channels, led our 'Enrich Gives' distribution of hygiene products, and even joined our Ask the Experts videos to share their experiences.

Additionally, they helped domestic workers transition to online learning, set up email accounts, register for classes and learn to use Zoom. They joined our online classes on weekends to support our trainers and answer participants' questions. Some even switched their days off to support our programmes on weekdays or shared their data/mobiles with other domestic workers so they could learn easily. In this tough year, we were grateful for the invaluable support from these champions!





Our Finances



Statement of Comprehensive Income

(as of 31 December 2020)	2020 HK\$	2019 HK\$
Income		
Donation Income	600,715.21	545,028.50
Funding Income	3,514,846.46	3,251,730.33
Other Income	583,462.00	106,982.75
	4,699,023.67	3,903,741.58
Less: Expenditure		
Programme	(2,222,491.61)	(2,198,228.29)
Administration	(451,911.98)	(373,828.84)
Fundraising	(383,677.77)	(412,402.66)
	(3,058,081.36)	(2,984,459.79)
Surplus (deficit)	1,640,942.31	919,281.79

Statement of Financial Position

	2020 HK\$	2019 HK\$
Current Assets		
Bank Balance	4,374,529.20	2,549,267.20
Accounts Receivable		156,732.13
Other Receivables	29,919.64	52,390.08
Deposits and Prepayments	29,456.00	32,256.00
	4,433,904.84	2,790,645.41
Current Liabilities		
Accruals & Other Payables	(29,779.23)	(27,462.11)
	(29,779.23)	(27,462.11)
	4,404,125.61	2,763,183.30
Accumulated Funds		
Reserve Fund	142,806.85	142,806.85
General Fund	4,261,318.76	2,620,376.45
	4,404,125.61	2,763,183.30

Our Funders

Enrich is deeply grateful for the continued and generous support that we received in 2020 from our corporate and family foundation funders. This vital assistance enabled us to remain agile and respond to the emerging needs of the domestic worker community during a challenging year.

Major donors









The Hong Kong Club Foundation Limited

GICAP

Other funders

Blackrock Experian

HSBC Community partnership

Credit Suisse Hong Kong

Morgan Stanley

American Women's Association

2 Anonymous funders

Our sincere gratitude also goes to these supporters who provided us with emergency Covid-19 financial resources to respond to the emerging needs.

Macquarie Foundation

American Club Foundation, Hong Kong Community Recovery Fund (Funds received in 2021) Wellington Foundation

Fu Tak lam Foundation -Bridge the Gap initiative (Funds received in 2021)

Our Team

Board of Directors

Luna Chan, Board Chair

Megan Pillsbury, Director

Josianne Robb.

Director

Thomas Poullaouec,

Director

Pat Dwyer, Director

Martin Allen,

Treasurer

Operations Team

Lucinda Pike,

Executive Director

Tynna Mendoza, Director of Programmes

Soline El Hassani.

Fundraising and Development Manager

Zamira Monteiro

Communications Manager

Gwen Mabasa.

Administration and Finance Officer

Ira Azwar.

Programme Officer

Katrina Eeyan Villamarin, Outreach Assistant

Sumbul Nisha.

Programme Assistant

Agnesia Febriani.

Communications Associate

Trainers

Agrina Sandri

Anastasia Purnomo

Betty Listianti Wagner

Cecile Morais

Dedy Kristanto Eeyan Villamarin

Esther Guevara

Felice Gracia Iskandar

Jonathan Wong

Lourdes Morales

Made Dian Kurnianingrum

Medva Putri

Paola de Antonellis

Pritya Pravina Raul Puentespina

Rose Guirao

Sheetal Sarup

Surj Bahra

Susan Edwards

Our Committees

Fundraising Committee

Eliza McCoy Grace Davis Kelli Haynes Tanya Gan Thomas Poullaouec

Programmes Committee

Arlene Saga Hayley Whatarau Josianne Robb Kilian Chan Lucy P. Jordan



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 for more information.

Enrich Hong Kong

Connect with us



Enrich HK



Enrich HK



@enrich_hk

Room 1102 Enterprise Building, 228-238 Queen's Road Central, Hong Kong

Tel: +852 2386 5811

Email: info@enrichhk.org

Rgd. Charity IRD No.91/9370









