



# Impact Report

## 2021

# Reflections on 2021

Dear Friends,

If 2020 taught us about difficult times and survival, then 2021 taught us how to soar and thrive, despite these challenges.

Whilst 2021 brought with it new hopes and scientific developments with the pandemic in the form of vaccinations, unfortunately for our migrant domestic worker community, they continued to be disproportionately impacted. Debt levels soared, and for the first time we began regularly seeing migrant domestic workers with debt levels of \$100,000 or more. Scams became more complex, and we began to see increasing levels of mental health concerns amongst the community. The financial and psychological impact of the pandemic deepened.

But, as in 2020, Enrich and you as our supporters, rose to the challenge. We continued to experiment with a number of new initiatives. Our staff, trainers, volunteers and Board of Directors continued to adapt and respond to the needs of our community. We remain grateful and humbled by our funders, partners and individual donors who have continued their support and shown flexibility and trust. Collaboration has always been a key value to us but during this second year of the pandemic this has taken on a new meaning, as we partnered even more closely with other NGOs on MDW support and philanthropic initiatives, whilst expanding our partnerships with consulates and community groups.

Thank you for your support - we couldn't do what we do without you.

In gratitude,



**Lucinda Pike**

Executive Director, Enrich





# Impact at a glance

We envision a world where migrant domestic workers have the opportunities, confidence, and ability to choose the actions or path that's best for their future.

Through education, we give migrant domestic workers the information, tools, and support they need to achieve financial freedom and to confidently make the best choices for themselves, their families, and their futures.

And we are seeing real results.

**98%**

of program participants use a monthly budget

**98%**

know how to manage family expectations of money and gifts

**98%**

understand the responsibilities, consequences, and risks involved in borrowing money

**100%**

of graduates research options before deciding on an investment tool

**98%**

can express concerns effectively and say "no" assertively

**97%**

have clear plans and a budget to set up their business idea



*"Before, I have no confidence in myself. I feel shame and fear before. But now since I have community and when I join Enrich, I have confidence in myself. I'm always thinking positive about my life, and I have strong motivation in life and am willing to learn more to develop myself. I believe in myself that I can do it!"*

- 2021 Enrich participant

In October 2021, we hosted our 5th Graduation Ceremony to celebrate the 231 migrant domestic worker students who completed all 5 courses.





A high-angle, close-up photograph of two individuals, likely of South Asian descent, sitting at a light-colored wooden table. They are looking down at a large, open financial document, possibly a budget or a survey form. The person on the left is wearing a blue shirt and glasses, with their hand resting on the document. The person on the right is wearing a white shirt and is using a smartphone. The document has various sections, including 'Goals Work', 'Financial and Saving Goals', and 'Income - Expenses'. A green book titled 'ENRICH MONEY WISE' is visible in the background. The overall lighting is warm and the scene suggests a collaborative financial planning or counseling session.

## The facts:

**In 2021, the minimum allowable wage for migrant domestic workers in Hong Kong was HK\$4,630.**

**58% of the surveyed domestic workers declared having taken a loan, and 34% of them reported paying between HK\$2,000 - HK\$4,000 in monthly installments for their debt repayments.\***

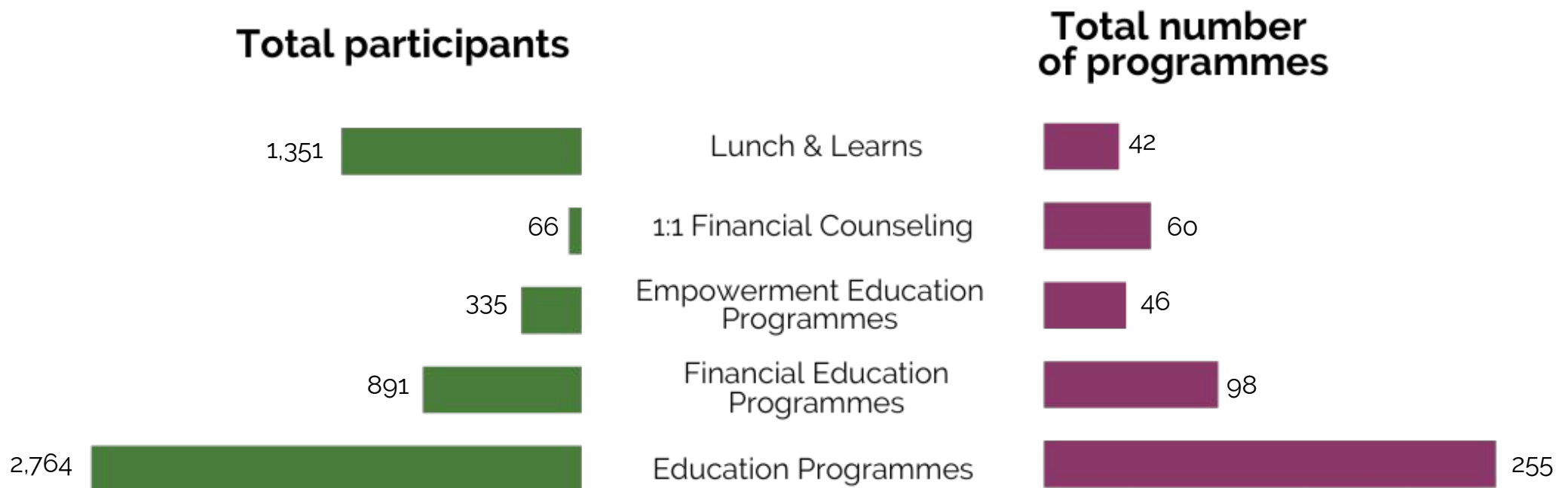
*\*Survey conducted by Enrich HK and HelperChoice from May 16 to June 10, 2021.*



# Empowering migrant domestic workers through education and financial literacy

We educate & empower our students through our core programmes, providing them with the information and support they need to make informed decisions about their financial futures.

From our 5 core workshops to Lunch & Learns to 1:1 financial counseling, we aren't just helping our students achieve financial literacy; **we are supporting their whole well-being – their professional and personal development.** Our core workshops include "Setting up my business", "Growing my money", "Speak up", "Money and family," and "Money Wise Migrants" to help migrant domestic workers not just escape debt, but achieve confidence and long-term financial success.





# Activating our Ambassadors

Our Ambassadors are an integral part of our team, volunteering their time to conduct outreach and organise events. Ambassadors have first-hand experience navigating the many challenges our students face. They inform our programs and strategies, and by helping us reach and engage others in their community, **they become captains of their own development.**

In 2021, we had:

- **19 active Filipino Ambassadors and 20 active Indonesian Ambassadors** (most returning to the program)
- **5 new Ambassadors who joined the program**
- **22 Ambassador-led street outreach sessions completed**, through which we engaged **2,900+ people**
- **Ambassadors volunteer 131+ hours with Enrich**, helping us with our outreach, trainings, and Lunch & Learn programmes

We appreciate all that our Ambassadors do for our community, and are so proud to have the ongoing leadership and support!



# Innovating with insights from the community

We are constantly learning and listening to our community to better understand their needs and ways we can support them. This has become even more important as we come out of the pandemic and realise the new challenges migrant domestic workers face. From online programmes to pilot projects, in 2021 we **tested new strategies and approaches, which is having a real impact.**

## Debt Free Helper Programme

In 2021, we launched Debt Free Helper, Hong Kong's first free debt-management programme for migrant domestic workers. This 8-week programme offers workshops, personalised advice with an impartial financial counsellor, and access to all the tools and knowledge they need to become debt-free.

Short-medium term impact	Before the program	After the program
I manage my money and pay installments on time	67%	83%
I feel confident to talk to my lender and renegotiate my payments	43%	83%
I say 'NO' to unnecessary financial demands from my family so that I can stop regularly borrowing	63%	75%

## Lunch & Learns

We also expanded our free lectures to include more relevant topics for migrant domestic workers. Each of these were designed to supplement the core lessons taught in our workshops. Some special 2021 topics included:

- **Tough Times Tough Me** series
- **Business Opportunities During the Pandemic** series
- **Managing My Finances in a Digital World** series
- **20 Physical Wellness sessions**
- And more!

Upon completing our Debt Free Helper Programme, **92% of participants** reported that they were taking action on their debt repayment plan.



## Placing greater emphasis on community & mental health

During the pandemic, many of Hong Kong's migrant domestic workers were the hardest hit. They were isolated from their peers, unable to return home, and many faced greater expenses or were left unemployed as families started to leave Hong Kong. Mental health became a top priority and we responded by launching more programmes aimed at **improving our students' mental and financial well-being**.

In 2021, we:

- **Shared mental health tips with Mind HK** in Tagalog and Bahasa Indonesia
- **Welcomed over 372 students to participate in the "Healthy Me" workshops**
- **Continued to provide peer and community support** through our trainers, Ambassadors, and outreach programmes by participating in the *Migrants Guide 2021* online information series, led by Domestic Workers Corner in collaboration with other NGOs

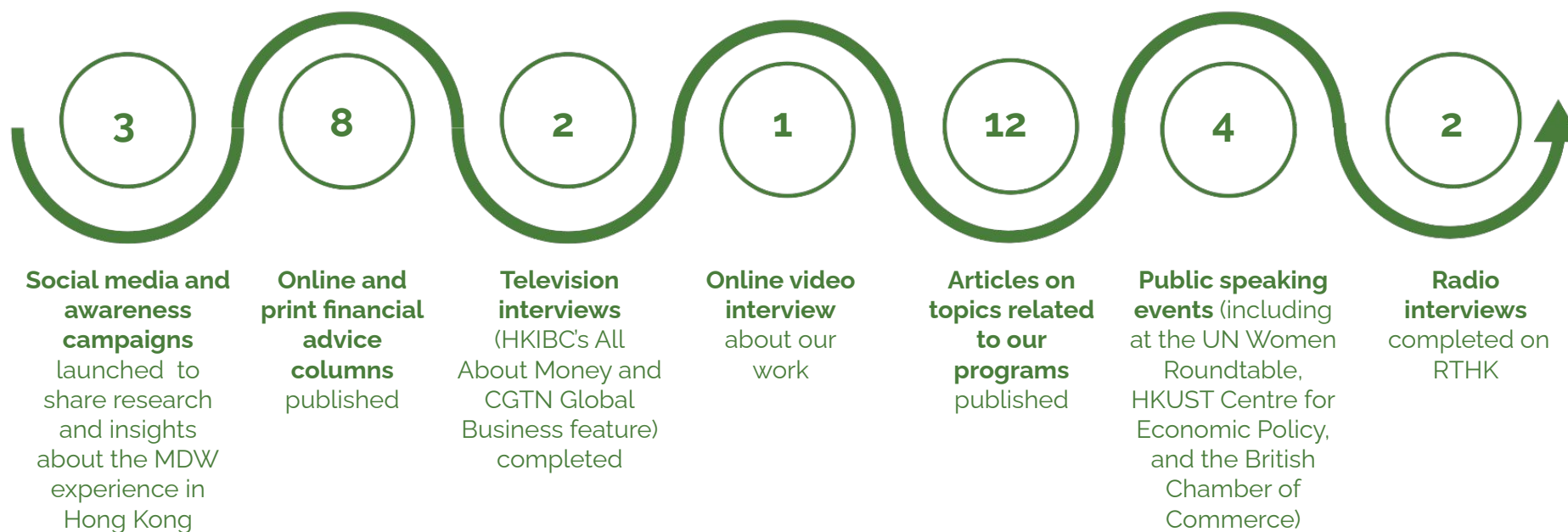
The programmes we tested and experiences we gained over the past year have only strengthened our approach and laid the foundation for how we will continue to have impact as we – along with the students we support – continue to adapt to a pandemic-impacted world.





## Informing the public & employers

In 2021, we took a deeper look at our strategy and realised that in order to create a world where migrant domestic workers can have the opportunities, confidence, and ability to choose the actions or path that's best for their future, we need to engage employers and the wider public in recognising the value of the care economy and improving the working conditions for migrant domestic workers. We therefore **launched a series of activities aimed at informing the public** and providing employers with the tools and information they need to protect workers' experience and well-being.



We also published a joint survey conducted with HelperChoice about the effects of COVID-19 on migrant domestic workers. The survey was widely shared by our partners and media including RTHK, China Daily, and HK01. We continued to encourage people to 'Hand it Forward' and donate their HK\$10,000 government handout to support education and crisis support for domestic workers.

# Inspiring broader systems change

We understand that migrant domestic workers face larger institutional or systemic barriers beyond our control. While we are not in the business of broader policy change, we do want to **use the data, information, and experiences of our students to inform policymakers, funders, and other stakeholders to act in the best interests the migrant domestic worker community.**

This includes working with external partners to provide trainings and tips to employers, partnering with consulates for our outreach and education programmes, participating in NGO coalitions like Voice for Social Good and the MDW Coalition, and advising home country governments and agencies on best practices to support migrant domestic workers, among other activities.



**100% of our graduates reported that they know their rights as a domestic worker and where to go for help.**





A group of approximately eight women are posed for a photograph indoors. They are all wearing face masks and headscarves. Several women are making hand gestures, including peace signs and thumbs up. The background shows a whiteboard and a window with curtains.

**“In 13 years of working in Hong Kong, this is the only time I understood how to manage money, savings and business, to handle family and employers.”**

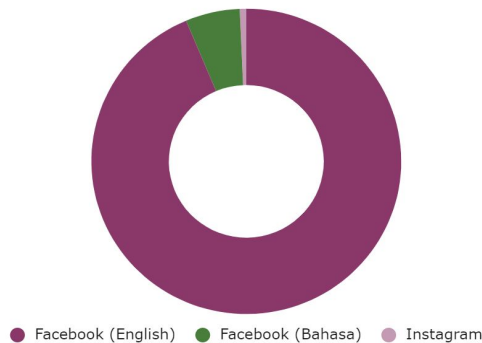
**- Enrich student, 2021**

# Expanding our reach

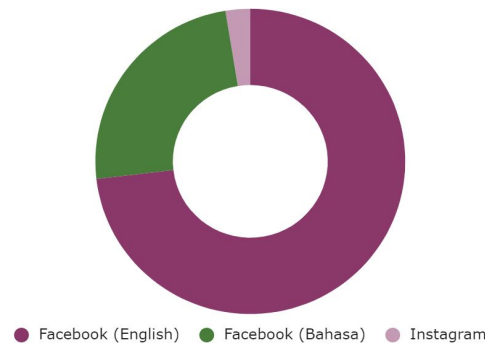
Word of mouth is one of the most effective ways we recruit new students. With many of our programmes moving from in-person to online, **our communications via our Ambassadors, graduates, team, and social media channels became even more critical** in helping us educate and empower migrant domestic workers.

In 2021, we activated our networks via Facebook Groups, WhatsApp messenger, and via our website. We had nearly **57,600 visitors to our website—90% of whom were new visitors** seeking information about our programmes.

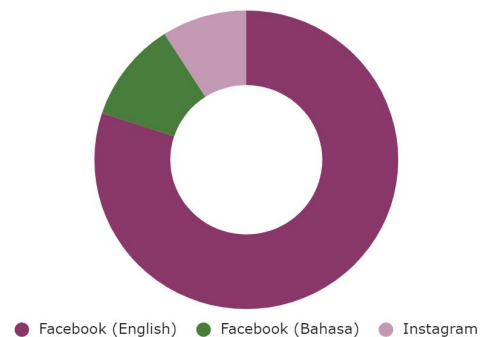
New Likes



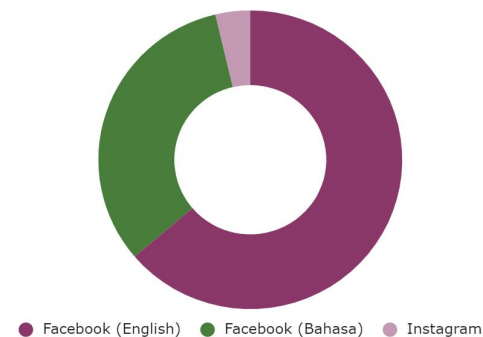
Total users reached



Total visits



Total engagement



We also did more tailored Ask the Experts sessions, which received a total of 25,500 views. During this, we spoke with experts like ADCC about loan scams, discussed employment rights during COVID-19 with HelperChoice, and answered questions about the COVID-19 vaccine with Dr. Donald Greig.

We also launched the **"Because I am Moneywise" social media campaign** in June for our 14th birthday, which featured 5 of our Enrich graduates and highlighted how financial literacy has helped them overcome their challenges, and we ran a **special International Women's Day campaign on March 8** to celebrate 6 inspiring women around Asia.



# Collaborating with others to maximize impact

In 2021, we found that collaboration was key to expanding our impact and ensuring we were meeting the changing needs of the migrant domestic worker community in Hong Kong. This includes developing **new solutions to reach migrant domestic workers** in quarantine and experimenting with smaller, one-off programmes that supported their mental, as well as financial, well-being.

We are so thankful for the many partners and organizations who have worked with us on our programs, including:



OUR LADY OF MOUNT CARMEL CHURCH  
聖母聖衣堂



We also are grateful to Paket C, GAMI, and Friendster for their ongoing partnership.



# Ensuring long-term financial stability

We are extremely grateful for the ongoing generous support from our donors in 2021. These contributions enabled us to meet the growing needs of our community and demand for our programs. In particular, we were pleased to receive 3 new grants in 2021.

## 2021 Major Donors:



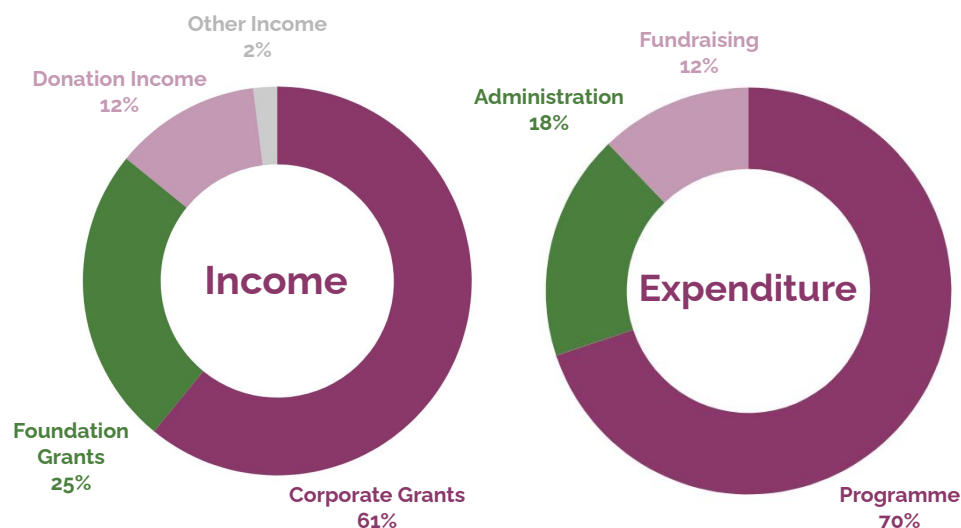
## Other Funders:

Adam Schall Chapel Committee  
Asia Miles  
Coin Dragon  
Experian  
Fu Tak Lam Foundation  
HKEX Foundation  
Hong Kong Community Recovery Fund  
Hong Kong International School Association  
KPMG  
Operation Santa Claus  
Thetos Foundation  
T.Rowe Price





# Our Finances



## Statement of Comprehensive Income

(as of 31 December 2021)

	2021 HK\$	2020 HK\$
<b>Income</b>		
Donation Income	666,200.28	600,715.21
Funding Income	4,698,564.94	3,514,846.46
Other Income	109,095.47	583,462.00
	<b>5,473,860.69</b>	<b>4,699,023.67</b>
<b>Less: Expenditure</b>		
Programme	(2,505,932.34)	(2,222,491.61)
Administration	(645,971.04)	(451,911.98)
Fundraising	(435,645.99)	(383,677.77)
	<b>(3,587,549.37)</b>	<b>(3,058,081.36)</b>
<b>Surplus (deficit)</b>	<b>1,886,311.32</b>	<b>1,640,942.31</b>

## Statement of Financial Position

	2021 HK\$	2020 HK\$
<b>Current Assets</b>		
Bank Balance	6,289,452.25	4,374,529.20
Accounts Receivable		
Other Receivables	20,568.88	29,919.64
Deposits and Prepayments	28,456.00	29,456.00
	<b>6,338,477.13</b>	<b>4,433,904.84</b>
<b>Current Liabilities</b>		
Accruals & Other Payables	(48,040.20)	(29,779.23)
	<b>(48,040.20)</b>	<b>(29,779.23)</b>
	<b>6,290,436.93</b>	<b>4,404,125.61</b>
<b>Accumulated Funds</b>		
Reserve Fund	142,806.85	142,806.85
General Fund	6,147,630.08	4,261,318.76
	<b>6,290,436.93</b>	<b>4,404,125.61</b>



# Inspiring positive change

We are extremely grateful for the ongoing generous support from our Board, team, Ambassadors, committee members, and donors in 2021. Their ongoing leadership and support enabled us to meet the growing needs of our community and demand for our programs.

## Fundraising Committee Members:

Grace Davis  
Tanya Gan  
Thomas Poullaouec  
Carmen Lam  
Lisa Wang

## Programmes Committee Members:

Lachlan Campbell  
Lucy Jordan  
Hayley Whatarau  
Kilian Chan  
Arlene Saga  
Josianne Robb

## 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*

## Training Team

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  
Medya Putri  
Paola de Antonellis  
Pritya Pravina  
Raul Puentespinia  
Rose Guirao  
Sheetal Sarup  
Surj Bahra  
Susan Edwards





**"Continue working out to make your dreams and goals come true.  
And let us spread the good news of learning financial and  
empowerment education to our friends, family and loved ones.  
Let us all aim to be the best model that we can be."**

**- Mary Jane Javillo, Enrich Graduate, 2021**

**REACH FOR  
THE STARS!**



**THANKS TO ENRICH,  
I AM EMPOWERED!**



# Join us & enrich someone's life today

Your support makes our work possible. We cannot solve these problems alone. Every person and organization has a part to play and can help us enhance the lives of migrant domestic workers.



## **Sponsor a migrant domestic worker**

Provide a scholarship for the full 28-hour Enrich programme for just HK\$2,000 or even just one financial workshop for HK\$500. You can even sponsor the migrant domestic worker you employ.



## **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. Every gift helps us maintain our programmes and outreach to the community.



## **Volunteer**

Share your professional expertise by joining our outreach events or signing up as 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.

**Among other opportunities!**

**Reach out to [info@enrichhk.org](mailto:info@enrichhk.org) for more information.**





# Thank you!



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