



# 20 | ANNUAL 22 | REPORT



Enrich HK

# Report highlights

**Our 2022 Annual Report outlines the activities, programmes and impact we achieved in 2022.**

We are especially grateful to our team, our donors, and our entire migrant domestic worker community for making our work possible.

**PART 1:** 2022 - A year in review

**PART 2:** Rebuild - Our work and impact in 2022

**PART 3:** Recover - Our support for migrant domestic workers

**PART 4:** Resilience - Our celebration, our community

**PART 5:** Our 15th Anniversary - looking to the future

**PART 6:** How you can get involved





# Reflections on 2022

Dear friends,

As 2022 draws to a close, we at Enrich, want to take a moment to reflect on the remarkable strides we've made this year, balancing the crisis of the fifth wave in Hong Kong with planning ahead for the future, and to express our deepest gratitude to our team and supporters who made it all possible. As in previous years, our workshops continued every weekend, continuing to equip migrant domestic workers with vital skills. This year also saw an increased focus on mental health and we offered a range of well-being support to our community, in a year marked by the challenges of Hong Kong's fifth COVID-19 wave. In recognition of the impact of the pandemic on our team as well, we launched our first Employee Assistance Program, providing free counselling for all operations team members.

This year, we became stronger as an organisation, with an increased focus on data and governance, preparing the organisation for the future. We also understood the importance of not leaving our migrant domestic workers behind in a rapidly digitising world. We developed programs to equip them with essential digital skills, preparing them for a future where digital literacy will be key. We also launched a special online competition, Win it For Fin Lit, with over 396,000 people reached. Amidst it all, our commitment to the education and empowerment of migrant domestic workers never wavered. Thank you for walking this path with us, for believing in a world where no domestic worker is left behind, and for making 2022 a landmark year in our journey. Here's to an even more impactful 2023!

In gratitude,



**Lucinda Pike**  
Executive Director, Enrich



# Impact at a glance

**We envision a world where everyone is financially capable to pursue their dreams.**

In order to realise this, we aim to empower migrant domestic workers to transform their lives through financial education and personal development programmes.

**100%**

of programme participants use a monthly budget

**98%**

know how to manage family expectations of money and gifts

**100%**

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

**99%**

of graduates research options before deciding on an investment tool

**98%**

can express concerns effectively and say "no" assertively

**94%**

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

**"After attending the programme, my emotions are more stable because I can now manage my debts. Speaking of debts, I no longer feel any difficulties since all my expenses are aligned with my budget."**

**- Enrich Participant**





## Same needs, new challenges

**In 2022, the 5th wave of COVID-19 sent new shockwaves through Hong Kong. This included within the migrant domestic worker community, who faced even more challenges as they navigated this next phase of the pandemic.**

Due to government restrictions, we were forced to offer fewer in-person workshops for migrant domestic workers. This drove us to adapt our programmes, create new virtual solutions to reach members of the migrant domestic worker community, and ensure they received the support they needed.

In addition, our programmes included a deeper emphasis on looking after migrant domestic workers' mental wellbeing, as many migrant domestic workers reported feeling isolated, burnt out, and left with even fewer freedoms to pursue their personal or intellectual interests.



**In 2022, Enrich partnered with HelperChoice to conduct a study that surveyed migrant domestic workers about the impact the pandemic has had on their work and personal wellbeing. We learned that:**



30% reported needing urgent financial and emotional support



43.7% reported feeling isolated due to the pandemic



27.6% had to send more money to their family



Nearly 20% had an increase in expenses during the pandemic

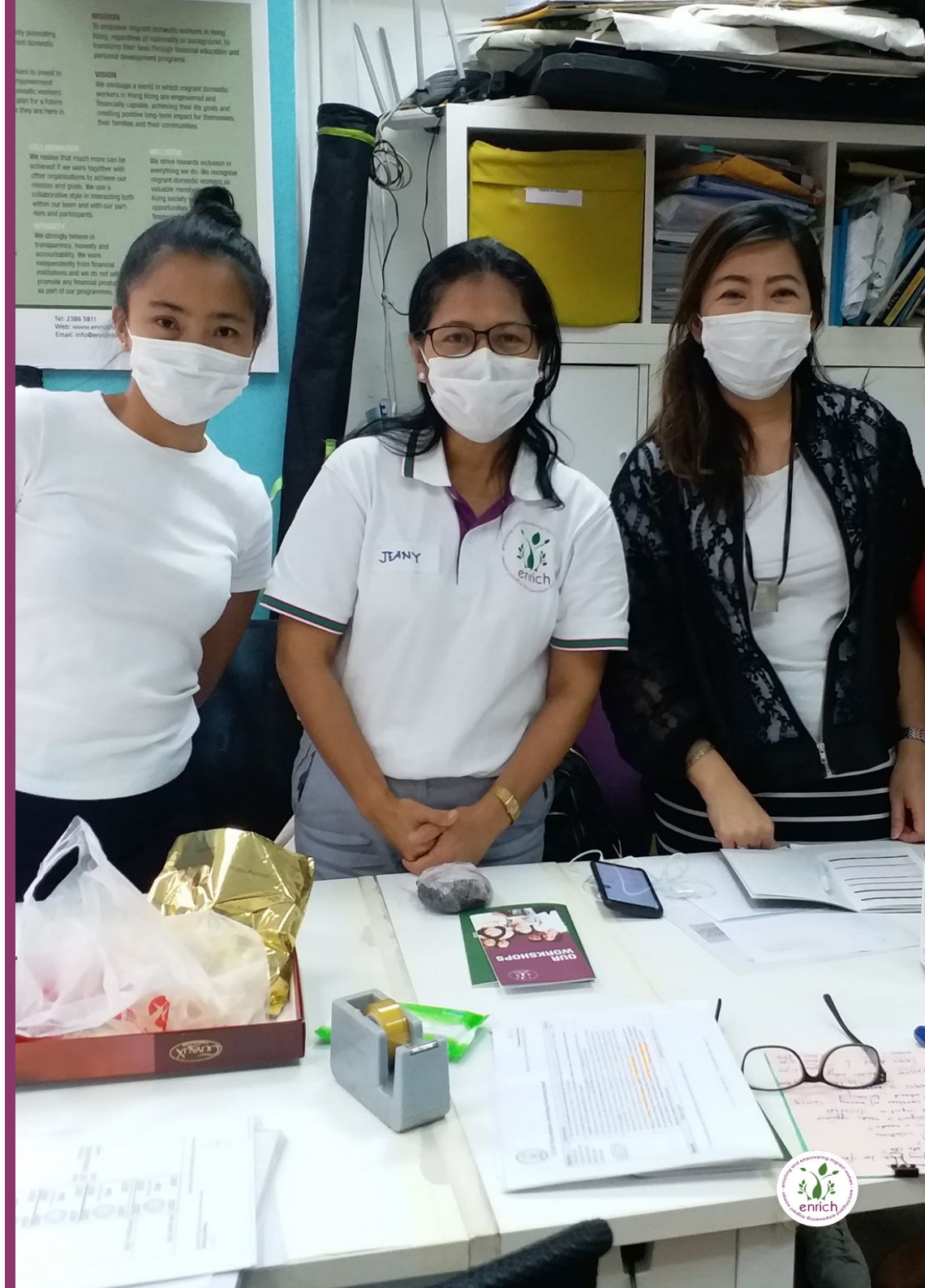


# Making our work even more urgent and relevant

**Despite the crisis, we were committed to our work in 2022 and did whatever we could to safely support members of our community.**

This included:

- Offering workshops every weekend, despite the crisis of the 5th wave;
- Moving many of our programmes online, so migrant domestic workers could safely participate from their homes;
- Placing greater emphasis on mental health and programmes to combat isolation;
- Digitizing our popular Lunch & Learn series;
- Launching new online competitions and creative programmes to test migrant domestic workers' knowledge and to engage them in fun learning exercises around financial literacy;
- Among other things.



# Our community is our priority

As we came out of the 5th wave and continued to navigate life in Hong Kong during COVID-19, the wellbeing of our community remained our top priority. Our goal was to support them through this challenging time and ensure that they came out stronger and more prepared to support themselves through the next crisis, whatever that may be.

In 2022:

1

Unforeseen circumstances surrounding the global pandemic forced us to **REBUILD** some of our programme strategies, merging the online with the offline to ensure we were providing the safest and best possible learning environment for our community.

2

We focused more on helping our community and team **RECOVER** from the stresses of the pandemic by providing additional protective supplies and new programmes to support their mental health and wellbeing.

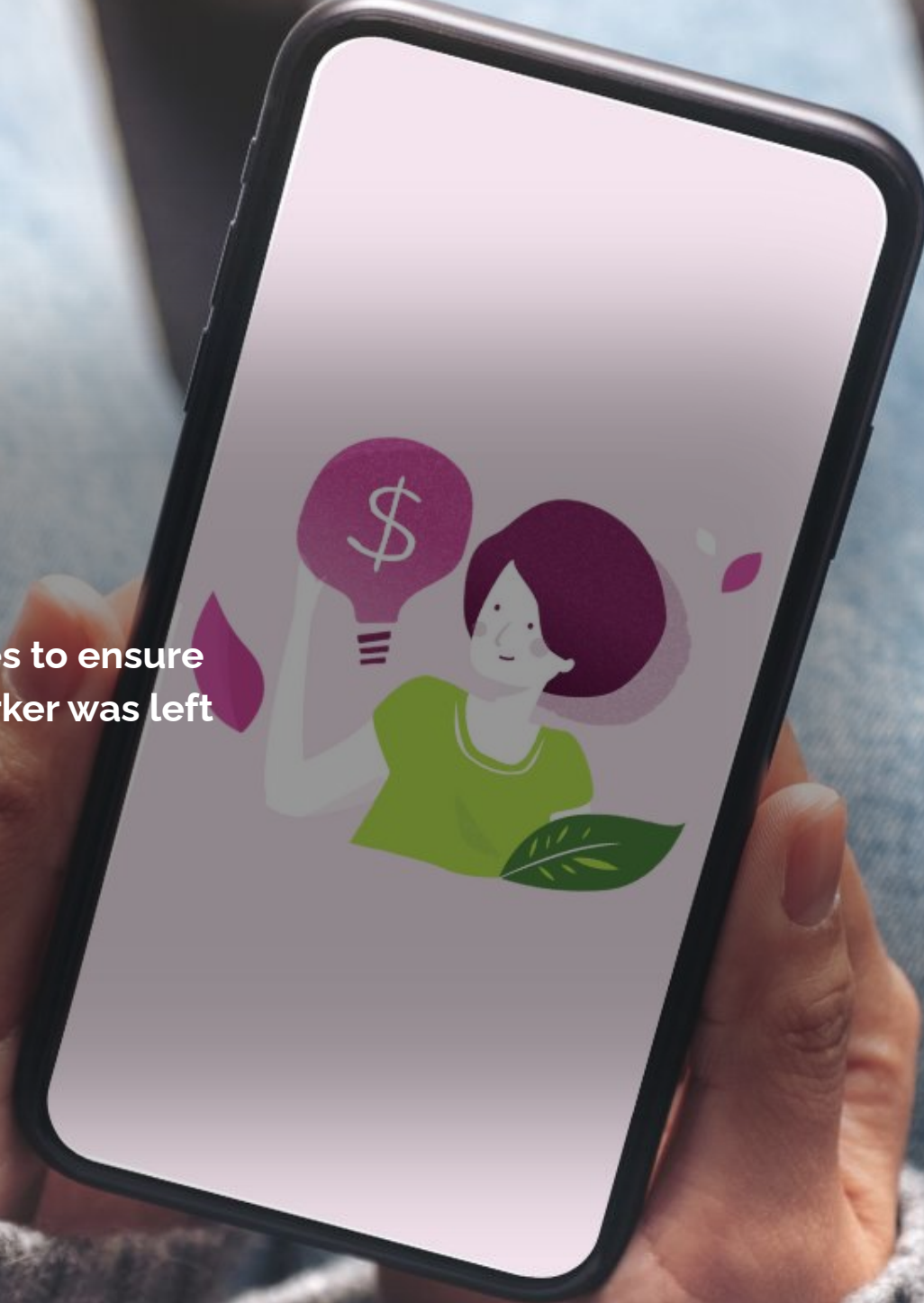
3

We celebrated the **RESILIENCE** of our team and community by amplifying more migrant domestic worker stories and creating more opportunities to help migrant domestic workers gain financial literacy and key digital skills so they can better plan for the future.



## REBUILD

Re-imagining our programmes to ensure that no migrant domestic worker was left behind.



# Adapted and strengthened our core programmes

## Our financial literacy programmes are the foundation for our work.

Through our 5 core programmes, we educate and empower migrant domestic workers to make informed decisions that support their financial futures. We ran these programmes every weekend despite challenges brought by the 5th wave, as we wanted to make sure no migrant domestic workers were left unsupported.

### In 2022 we reached:

- 645** Participants over 69 Financial Education Programmes
- 57** Participants over 36 1:1 Financial Counselling and Mentoring sessions
- 415** Participants over 49 Empowerment Education Programmes
- 1,338** Participants over 32 Lunch & Learns sessions
- 2,874** Participants over 198 Education Programmes



# Expanding our Financial Education Programmes and 1:1 Support

**The 5th wave brought different demands and restrictions on our community. It was critical that we provided new avenues for them to participate in our programmes and receive the financial education and support they needed.**

During 2022, we expanded our **Financial Education Programmes** and **1:1 Support** offerings to provide migrant domestic workers with personalized advice, tips, and tools to help them better manage their personal finances. This includes ensuring that migrant domestic workers develop a plan to get out of debt.

"I now take note of my budget and expenses. After attending the programme, my emotions are more stable because I can now manage my debts. Speaking of debts, I no longer feel any difficulties since all my expenses are aligned with my budget."

**97% agree or strongly agree**

"I will have a calculated list of all my debts and will plan and prioritize to pay them off."

"After my financial counselling session, I am following and taking action on my repayment plan. I learned how to say NO to the people who borrow money from me. Before, I lend right away. Now I know how to say no. I need to prioritise my family first."

**93% agree or strongly agree**

"After the 3-month mentoring programme at Enrich, I was able to save money."





# Digitized our programmes to promote access and uptake

**We could not let COVID-19 restrictions stop us from offering our programmes. We therefore moved a lot of our workshops and sessions online to ensure that all migrant domestic workers had the ability to participate, no matter their circumstance.**

In 2022, we digitized our popular **Lunch & Learns** series and hosted 26 sessions (13 in English and 13 in Indonesian Bahasa) for our community. Topics included:

- Mobile Banking
- Virtual Banking
- Cryptocurrencies
- Digital Goods
- E-commerce
- A special joint English and Bahasa Recognition Day with KPMG

In total, our Lunch & Learns reached **36K+ people**.

In addition, we continued to run our **Ask the Experts** sessions, during which we invited topic experts to share their insights and answer migrant domestic workers' questions about topics like managing finances, setting up a bank account, and more.

In 2022, we held a total of **8 Ask the Expert sessions** reaching a total of **16K+ people**.

## #WinItForFinLit

In 2022, we also launched a special online competition, **#WinItForFinLit**, to test migrant domestic workers' knowledge of and to engage them in financial literacy. Our goal was to equip migrant domestic workers and their friends and families back home with valuable knowledge and pave the way for financial empowerment. The online quiz was available in English and Bahasa. Over the course of the campaign, we **reached a total of 396,286 people**, including:

**3,771**  
Registered  
users

**2,331**  
Active quiz  
participants



# Expanded our Debt-Free Helper Programme

Debt-Free Helper is Hong Kong's first **FREE** debt-management programme designed for migrant domestic workers. We initially piloted the Debt-Free Helper programme in 2021 and immediately realized our ability to build on the success of this programme to support more migrant domestic workers in 2022 (and beyond).

Debt-Free Helper is an **8-week cycle**, during which participants attend a module of debt-focused workshops, confident communication, mental wellness sessions and personalised advice with an impartial financial counsellor.

## After the programme:

### 60% of Filipino participants

shared that they were able to reduce their loans from 3 or more loans to 1-2 loans

### +61% Indonesian participants

responded that they were confident to talk to their lender and renegotiate their payments



## 2022 Debt-Free Helper Programme saw:



**50 participants enrolled**

out of a total of 218 applicants



**31 graduates**

from the 8-week programme



**36 corporate volunteers**

participated as Financial Counsellors Volunteers



A photograph of three women sitting at a table in a meeting room. The woman on the left is wearing glasses and a floral patterned shirt, with a name tag that reads 'ANGELITA'. The woman in the center is wearing a red patterned shirt and has her arms crossed, holding a pen over a notebook. The woman on the right is wearing a dark patterned shirt. In the background, there is a window with a view of a building and some indoor plants.

## RECOVER

Supporting our migrant domestic worker community coming out of the 5th wave and as we adjusted back to our daily lives.



# Celebrated our community via Enrich Gives

**Enrich Gives was a special initiative launched during the pandemic which aimed to help our community ease the costs of having to buy protective and hygiene products.**

In May 2022, we organized multiple weekend events with our staff and ambassadors to distribute masks and hand sanitiser to the migrant domestic worker communities in Central and Victoria Park.

We are grateful to a number of partners for donating these products for this initiative.



**2.2K+**

RAT test



**4.9K+**

Masks



**73**

Disinfectant  
sprays



**475**

Soaps



**\$21,000**

worth of  
grocery  
vouchers



**300**

SIM cards



# Developed new programmes and solutions to reach migrant domestic workers, especially in times of great need

In addition to our core programmes, we also organized a number of specialized workshops and programmes to further support the community in 2022. In particular, we ran 2 new key programmes and special topic sessions:

## Workshops for Ethnic Minorities

These pilot workshops built on our financial literacy programmes to date to reach ethnic minority communities in Hong Kong. We believe *all* people should have access to financial education, and therefore launched this programme to apply our strategy and approach to reach other vulnerable communities in Hong Kong.

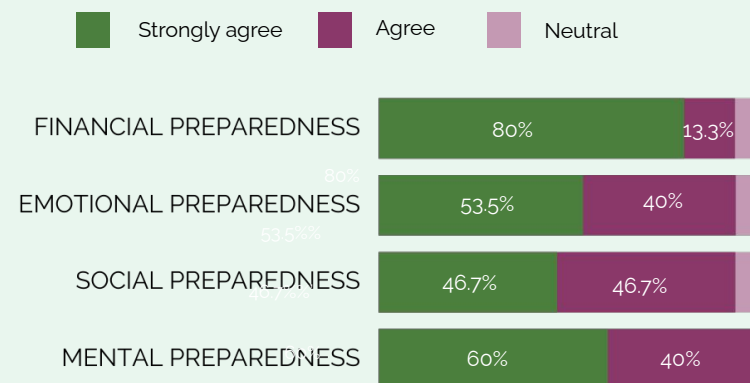
## Special topic sessions

In addition, in 2022 we also offered multiple sessions where we saw migrant domestic workers being in financially precarious situations, including "How To Avoid Falling Into Drug Trafficking Trap," which we ran in collaboration with Voice for Prisoners.

## Going Home for Good

This special programme helped migrant domestic workers prepare for their home return and reintegration. In 2022, we were able to conduct **5 workshops** and reach a total of **62 participants**.

Participants reported that this programme helped them build:



# Created virtual programmes to support mental health

Many of our community members reported new levels of stress, feelings of isolation, and mental health concerns, particularly during the 5th wave. We responded by increasing our virtual programmes to help migrant domestic workers manage their stress and mental health at home and at work. Programmes include **#SafeSpaceFriday** and virtual yoga nidra sessions.

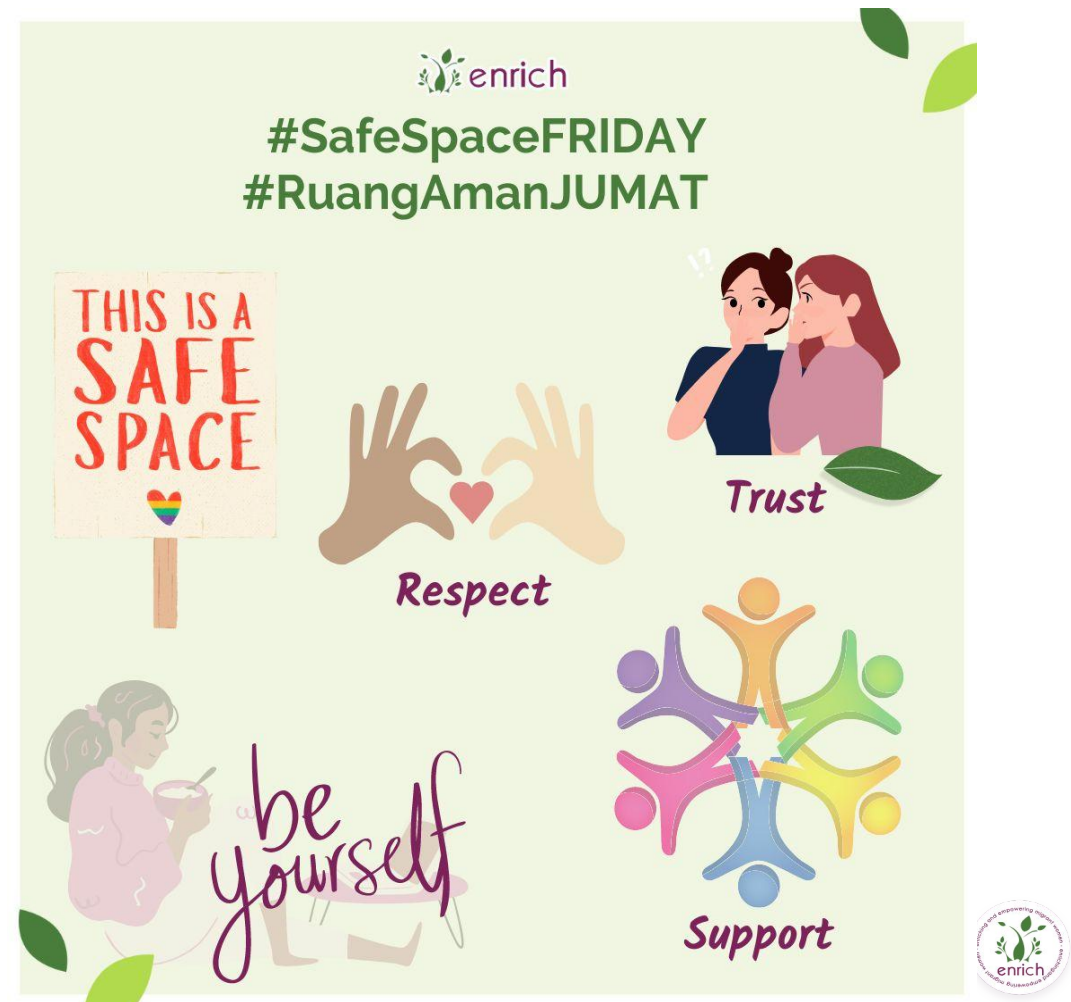
#SafeSpaceFriday is an online initiative open to all migrant domestic workers who wish to give and receive support and encouragement, especially during tough times and when they cannot go home and be with their families. Sessions were held virtually on Friday evenings by invited resource specialists and experts on mental health and well-being, facilitated by our programmes team and Ambassadors.

Topics presented in #SafeSpaceFriday included:

**An Evening of Gratitude**

**Live More, Stress Less**

**Financial Wellness: Make A Healthy Choice, Healthy Life**





A woman wearing a teal hijab and glasses is speaking, holding a black pen. Two other women are visible in the background, one in a grey top and another in a purple patterned hijab. The setting appears to be an indoor community space.

## RESILIENCE

Celebrating our community for their strength, brilliance, and ongoing service as a foundation for their families at home and in Hong Kong.

# Virtual Graduation

On October 30, 2022, we hosted our 6th Virtual Graduation ceremony to celebrate the migrant domestic workers who completed all of our core programmes. We were delighted to have **168 participants graduate**.

Special remarks were provided by Patricia Dwyer, Board Member of Enrich, Lucinda Pike, Executive Director of Enrich, Raly Tejada, Consul General of the Philippine Consulate, Ricky Suhendar, Consul General of the Indonesian Consulate. We also welcomed batch representatives Maria Reyna Astillero and Nani Wijayanti to share their reflections with their peers.





## Activated our Ambassadors

Our Ambassadors are at the heart of our work. They are on the frontlines sharing our message with their peers and inspiring and encouraging others to join them in prioritising financial planning and education. They help us reach migrant domestic workers across cultural groups in Hong Kong, ensuring that we are promoting equity and opportunity for any domestic worker in need of our support.

In 2022, we continued to work with our Ambassadors on developing our programmes and outreach strategies. This was especially important as the pandemic restrictions meant we had fewer opportunities to directly engage with communities in person, compared to previous years. In 2022, we had:

- **18 active Filipino Ambassadors** and **21 active Indonesian Ambassadors** (most returning to the programme)
- **1 new Ambassador** (Indonesian) who joined
- **9 Ambassador-led street outreach sessions** completed, through which we engaged **1,053 people**
- Ambassadors volunteer **26+ hours with Enrich**, helping us with our outreach, trainings, and Lunch & Learn programmes





## Continued our focus on mental health and wellbeing

**The 5th wave brought many new challenges for migrant domestic workers in Hong Kong, many of which, were based on feelings of isolation, fear, and poor mental health.**

With renewed restrictions in place, our team responded by offering new classes that helped migrant domestic workers prioritise their own health and wellbeing.

A special Lunch & Learns Series “Road to Recovery: Refresh Your Financial Well-Being with Family,” highlighted two major topics - *Managing Financial Stress During Holidays* and *How to Handle Stress at the Workplace*.



**Road to Recovery: Refresh your Financial Well-being with Family**  
*FREE Lunch and Learn Series for Domestic Workers*

**How to Handle Stress at the Workplace**

09 October 2022, Sunday  
11:00 AM to 12:00 NN

 [REGISTER NOW](https://bit.ly/LL-handling-stress)  
<https://bit.ly/LL-handling-stress>

  
OkayMinds

*Throw your stress away!  
Learn from the experts  
and co-founders of  
OkayMinds.*


  
SPEAKER  
Dr. Nimisha Vanda

  
SPEAKER  
Dr. Amit Wanchoo

 **LIVE STREAM**  <https://www.facebook.com/enrichhk.org>







## LOOKING AHEAD TO THE NEXT 15 YEARS

2022 marked Enrich's 15th Anniversary.  
In many ways, we are just getting started.

2022 proved that our work is more critical  
than ever before and we believe there's  
even more opportunities to engage  
employers, governments, and other  
stakeholders to improve the lives of  
migrant domestic workers in Hong Kong  
and when they return home.





# Effectively reaching our community online

**Social media is one of the best ways to reach and engage our community, especially when meeting in person is not an option.**

Migrant domestic workers are very active on social media, especially Facebook and Instagram. In 2022, we saw our followers and engagement increase across our channels and through our digital campaigns. We hired a Community Engagement Manager to help us build on this work and continue to grow our online presence and engagement in the future.



**23K+**

English and  
Bahasa Facebook  
followers

**17.7K+**

Visits to our  
Facebook page

**11K+**

Engagements with  
our community on  
Facebook



**1.1K+**

Instagram  
followers

**1.6K+**

Visits to our  
Instagram profile

**37.8K+**

Instagram  
engagements



**89%**

New website  
visitors

**404K**

Reached via social  
media ads

**831K**

Paid impressions  
received





# Engaging the public about the issues

**Migrant domestic workers play a big part of our day-to-day lives and families. We too can play an important role in their lives by supporting their financial growth and independence.**

In 2022, we focused more of our communications on not just reaching migrant domestic workers, but on engaging different stakeholders across Hong Kong and helping them realize how they can change the circumstances for migrant domestic workers across our city. We had **3 major articles** published in the SCMP, with many other partners and organisations referencing our work, and presented on **RTHK** with Noreen Mir and at **Creative Mornings**.



# Working alongside governments and consulates to find new solutions

In 2022, we re-launched our work with the **Indonesian Consulate**. We held our first in-person workshop since the pandemic on “Kebugaran Finansial (Financial Wellness): Sehat Keputusanku, sehat jiwaku (Healthy decision, healthy life)” with guest speakers, Ambassadors, and an opening from Ms. Rieke Purnamasari, the Consul of Manpower. 56 people participated.

In addition, on 15 May, 2022, we were invited to speak at the Indonesian Consulate's first session of their **Exit Programme**. When restrictions relaxed, we partnered again with the Consulate on hosting an in-person event on 2 October, during which 150 participants joined. The event talked about the importance of having a goal when coming to work in Hong Kong and knowing how to manage your money to achieve that goal. Attendees heard from Enrich trainers and a local Indonesian business owners about the building blocks of financial goal setting.

We also participated in **2 Ngopi Talk Sessions** – one on investment and one on debt – which were streamed online on KJRI Hong Kong Facebook. about investment in January and debt in June.

In December 2022, we also collaborated with DPCP, Equal Justice, Fair Employment Foundation, HELP for Domestic Workers, Hong Kong Club Foundation, Mercy HK, Mission for Migrant Workers, PathFinders Hong Kong, and Uplifters to meet with Mr. Chris Y.H. Sun JP, the **Secretary for Labour & Welfare**. This meeting helped open new pathways to work with the Labour Department and Hong Kong government on raising, discussing, and partnering on solutions to tackle some of the challenges we seek to address as an NGO sector focused on supporting the needs of migrant domestic workers and their employers.



# Collaborating with like-minded organisations to maximise our impact

In 2022, collaboration continued to be key to expanding our impact and ensuring we were meeting the changing needs of the migrant domestic worker community in Hong Kong.

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



# Strengthening our operations

**In 2022, we invested more time and resources to strengthen our internal operations. This included making sure our systems, team, and policies were set up to streamline our work and response to our community.**

This involved updating and enhancing our **CRM system**, NEON, as well as building out the data infrastructure needed to better track attendance, feedback, and engagement across our programmes (whether virtual or in-person).

We also put more energy into advancing our **technology and digital tools**, especially in regards to hosting virtual programmes and events. This required additional team training, new internal policies and systems, and implementing new technology solutions that protected our community data and delivered high-quality programming to participants, no matter their location or circumstance.





# Expanding our network of partners and supporters

**We are extremely grateful for the ongoing generous support from our donors in 2022. These contributions enabled us to meet the growing needs of our community and demand for our programmes.**

## Major Donors:



## Other Funders:

Swire  
German Consulate

Black Rock  
Hang Seng-HKCSS



# Building up our team

**Our team is central to our operations. In 2022, this was especially true, as many led our response efforts and went above and beyond their day-to-day responsibilities to provide extra support to members of our community.**

This includes our Board members and all of our partners and advisors who stood by us and offered extra advice and support during a particularly difficult year.



## Board of Directors

Luna Chan,  
*Board Chair*

Megan Pillsbury,  
*Director*

Thomas Poullaouec,  
*Director*

Martin Allen,  
*Treasurer*

Pat Dwyer,  
*Director*

Carmen Lam,  
*Director & Committee Member*

## Operations Team

Lucinda Pike,  
*Executive Director*

Catherine Durant,  
*Director of Operations*

Tynna Mendoza,  
*Director of Programmes*

Shine de Castro,  
*Community Engagement Manager*

Gwen Mabasa,  
*Finance and Admin Manager*

Soline El Hassani,  
*Fundraising and Development Manager*

Ira Azwar,  
*Assistant Programmes Manager*

Katrina Eeyan M. Villamarin,  
*Trainer and Assistant Programmes Manager*

Andre Nathael,  
*Fundraising and Programmes Assistant*

Sherly Poulsum,  
*Senior Programme Assistant*

Iris Legal,  
*Programmes Officer*

## Special thank you to our 2022 Fundraising Committee Members:

Grace Davis  
Carmen Lam  
Tanya Gan

Zoe Pena  
Willem Bark

## Special thank you to our 2022 Programmes Committee Members:

Dr. Lucy Jordan  
Hayley Whatarau  
Kilian Chan

Josianne Robb  
Rodelia Pedro  
Lachlan Campbell



# Recognizing our amazing trainers

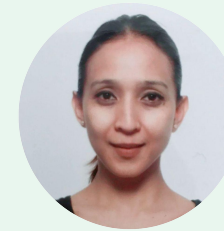
**Our trainers are critical to our programmes. They work with all of our participants to deliver the highest-quality educational programmes and learning experience to migrant domestic workers.**

We are so grateful for our trainers, whose ongoing energy and support inspires our team and community everyday and throughout the year.

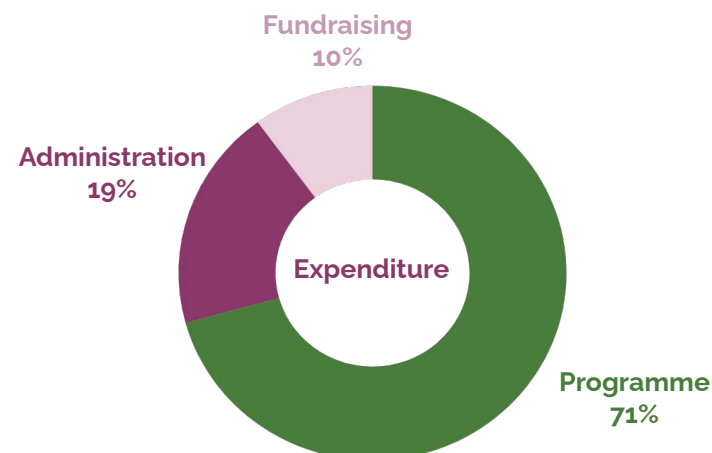
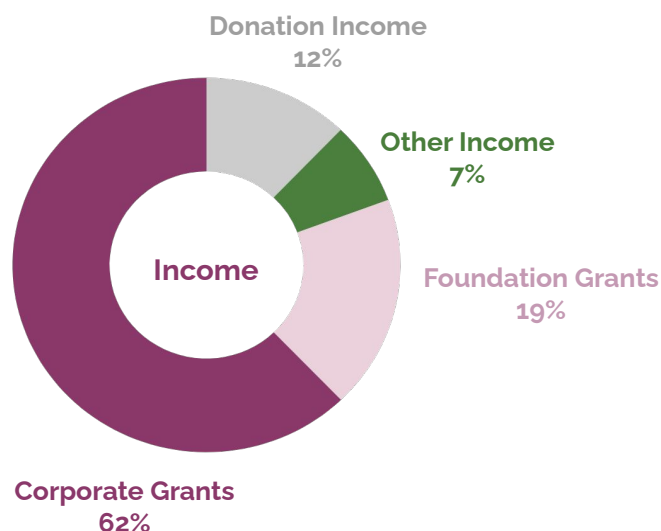
## Trainers

Andi Rini Poernomo  
Dedy Kristanto  
Ping Bevan  
Pritya Pravina  
Raul Puentespina  
Susan Edwards  
Sheetal Sarup  
Agrina Sandri  
Felice Iskandar

Judi Puentespina  
Surj Bahra  
Jonathan Wong  
Anastasia Purnomo  
Des Morales  
Katrina Eeyan M. Villamarin  
Medya Putri  
Esther Guevara  
Sarah Jane Hewson  
Marinel Pritchard



# Ensuring we have the resources in place for long-term success



## Statement of Comprehensive Income

as of 31 December 2022

	2022 HK\$	2021 HK\$
<b>Income</b>		
Donation income	593,037.25	666,200.28
Funding income	3,931,166.63	4,698,564.94
Other Income	349,797.53	109,095.47
	<b>4,874,001.41</b>	<b>5,473,860.69</b>
<b>Less: Expenditure</b>		
Programme	(3,028,016.11)	(2,505,932.34)
Administration	(824,357.06)	(645,971.04)
Fundraising	(431,981.73)	(435,645.99)
	<b>(4,284,354.90)</b>	<b>(3,587,549.37)</b>
<b>Surplus (deficit)</b>	<b>589,646.51</b>	<b>1,886,311.32</b>

## Statement of Financial Position

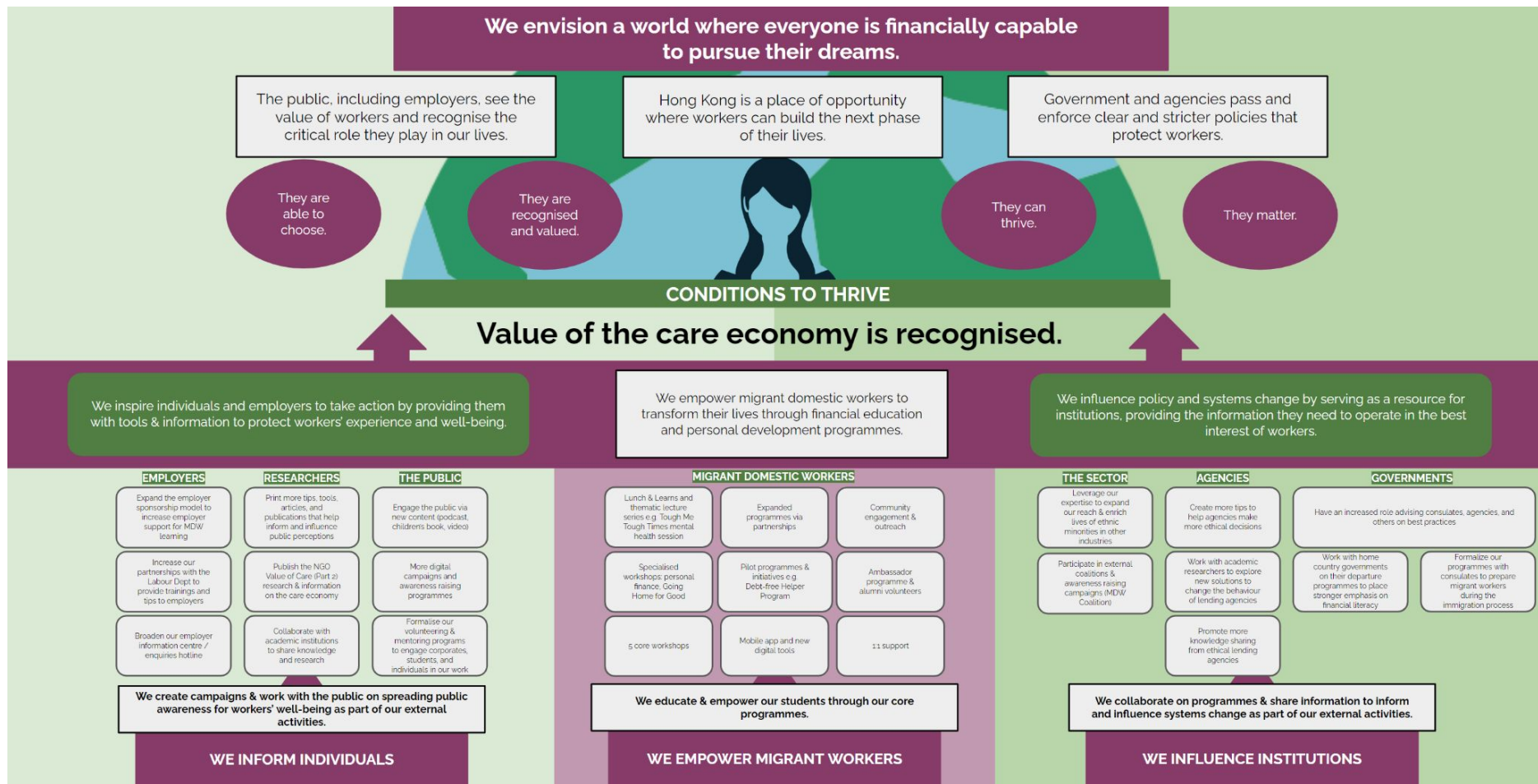
	2022 HK\$	2021 HK\$
<b>Current Assets</b>		
Bank Balance	6,863,051.67	6,289,452.25
Accounts Receivable		
Other Receivables	19,349.78	20,568.88
Deposits and Prepayments	42,947.18	28,456.00
	<b>6,925,348.63</b>	<b>6,338,477.13</b>
<b>Current Liabilities</b>		
Accruals & Other Payables	(45,265.19)	(48,040.20)
	<b>(45,265.19)</b>	<b>(48,040.20)</b>
	<b>6,880,083.44</b>	<b>6,290,436.93</b>
<b>Accumulated Funds</b>		
Reserve Fund	142,806.85	142,806.85
General Fund	6,737,276.59	6,147,630.08
	<b>6,880,083.44</b>	<b>6,290,436.93</b>





# Embarking on a new Strategic Plan

In 2022, we completed a comprehensive strategic planning process to refine our vision and mission and to set our objectives for the next few years. This new Strategic Plan will serve as our “North Star” and guide as we continue to expand our programmes and activate more stakeholders across the ecosystem in creating the conditions for migrant domestic workers to thrive.





## INSPIRING EVERY PERSON TO TAKE ACTION

As our new Strategic Plan shows, it will take more than just the NGO sector to improve the lives of migrant domestic workers in Hong Kong. Real change requires everyone's participation.

Together, we can ensure that every domestic worker receives the financial education she needs to plan for her future and achieve her dreams.



# 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 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. 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.**







Enrich HK

# THANK YOU!

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