

2023 | ANNUAL REPORT



Enrich HK



Report highlights

Our 2023 Annual Report outlines the activities, programmes and impact we achieved in 2023.

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

PART 1: Reflections on 2023

PART 2: Impact at a glance

PART 3: Our new strategic direction

PART 4: Empowering migrant domestic workers through new programmes

PART 5: Informing individuals & inspiring collective action

PART 6: Influencing larger systemic change

PART 7: Strengthening our team, community, and organisation

PART 8: How you can get involved



Reflections on 2023

Dear friends,

2023 marked the beginning of our 2023-2025 strategy, a roadmap designed to reflect the next chapter of Enrich as we evolve to meet the needs of our domestic worker community. The core of our work remains our financial and empowerment programmes, but we are now building off this work to re-envision our strategy around our ability to influence and inform individuals, the public and institutions to create the right conditions for migrant domestic workers in Hong Kong to thrive. Alongside this strategy, we refreshed our mission and vision for 2023 onwards. However, whilst 2023 brought some stability after the tumultuous events of recent years, it also unveiled a stark reality—many domestic workers continued to grapple with financial vulnerabilities.

In response to this, we had a multifaceted approach to ensuring that migrant domestic workers were not left behind. In addition to growing and expanding our existing financial and empowerment programmes, we launched new programmes to equip domestic workers with the necessary skills in a changing world. This included a strong focus on digital work, with programmes to empower domestic workers with digital work skills, along with mental health support including the launch of our new Mental Health Habit Builder Toolkit. We also began work on evaluating and reimagining our programmes, through the evaluation of our Debt Free Helper Programme, with support from HKU, revising and updating some of our modules and paving the way for our comprehensive curriculum review in 2024. We increased our focus on being data driven through examining our financial counselling data to assess current debt levels and root causes amongst the community. As a key part of our “We Inform” pillar to inform the public about migrant domestic worker challenges, and reflecting our culture of experimentation and innovation, we launched our first podcast, “Hear their Voice”, hosted by and featuring migrant domestic workers' financial journeys. We continued our annual survey with HKU to further highlight to the public the challenges domestic workers face.

At an organisational level, we strengthened our governance to ensure sustainable growth and impact, through the introduction of a series of new processes and policies including a new anti money laundering policy, stricter financial controls and procurement. We revamped our Staff Handbook and expanded our team, and continued to strengthen partnerships through strategic collaborations with key stakeholders, organizations, and institutions to amplify our impact and reach. Community engagement efforts were intensified to create a network of support and resources for migrant domestic workers.

As always, a deep thank you for your continued support of Enrich and the migrant domestic worker community. We look forward to continuing to expand our work and deepen our support for this community who contribute so much to Hong Kong.



Lucinda Pike

Executive Director, Enrich





IMPACT AT A GLANCE

In alignment with our 2023-2025 Strategic Plan, we worked to create the conditions for migrant domestic workers to thrive.

Launching our strategic plan

2023 marked the first year of our new strategy, which opened up opportunities for us to strengthen our programmes and better support our community.

83%

of programme participants use a monthly budget

81%

know how to manage family expectations of money and gifts

80%

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

87%

of graduates research options before deciding on an investment tool

81%

can express concerns effectively and say "no" assertively

82%

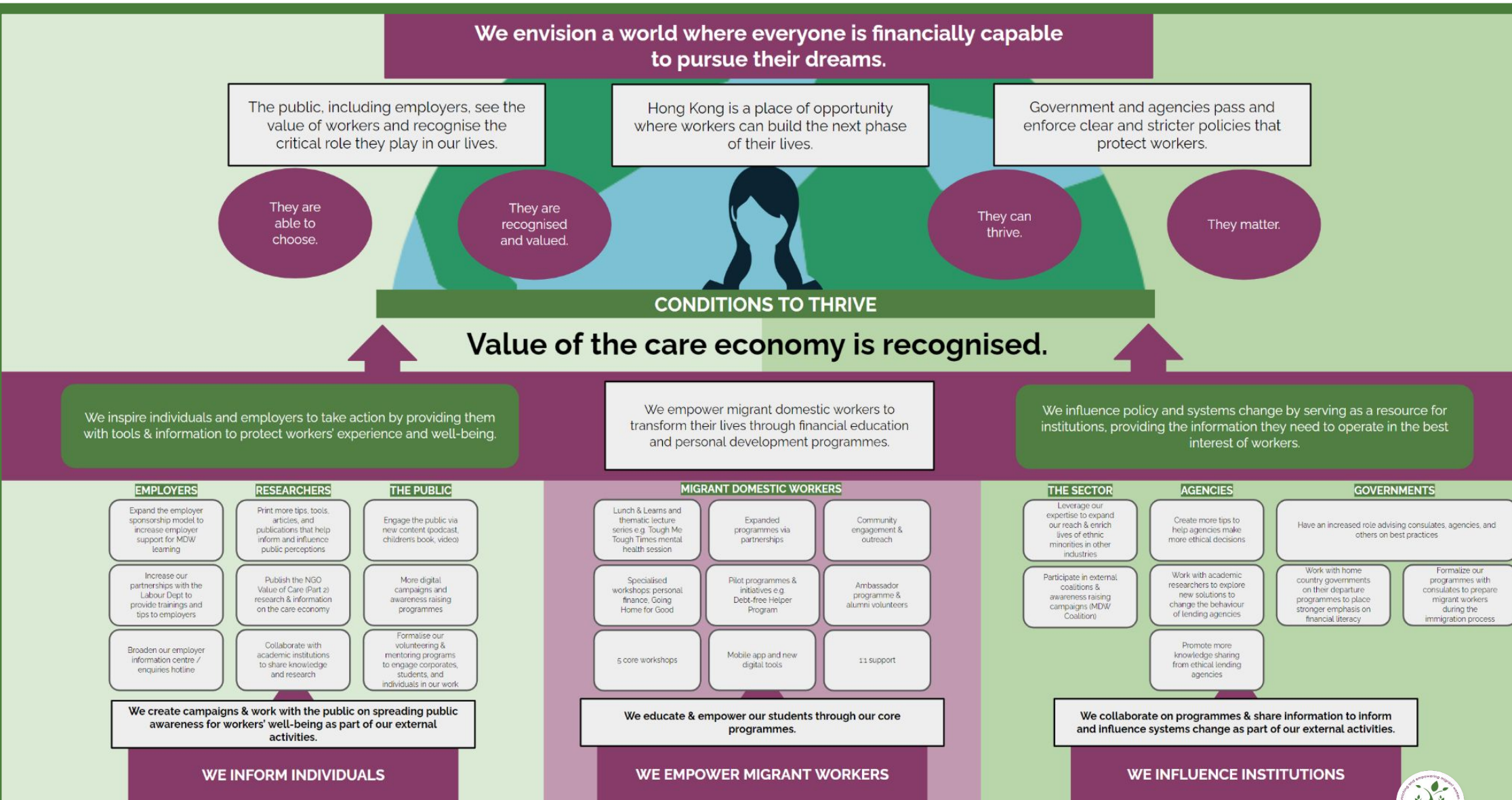
have clear plans and a budget to set up their business idea

"I learned how to communicate to my family that making money is difficult so it's important to use it wisely. I must be firm about money and communicate clearly if I cannot afford it."

- Enrich Participant



Our new strategic direction



Enhancing our core programmes for the community's emerging needs, shaped by the effects of the pandemic

In 2023, we strengthened our core programmes to ensure that we adequately respond to the new important needs of migrant domestic workers.

This involved integrating new technology tools and solutions into our **5 core financial literacy programmes** to promote stability, ensure accessibility, and to maximise participation and engagement from our community.



In 2023 we reached:

815 Participants over 89 Financial Education programmes

26% Year-over-year increase in the # of participants

29% Year-over-year increase in # of programmes offered

120 Participants over 82 1:1 Financial Counselling & mentoring sessions

111% Year-over-year increase in the # of participants

128% Year-over-year increase in # of programmes offered

503 Participants over 50 Empowerment Education programmes

21% Year-over-year increase in the # of participants

2,444 Participants across all 257 activities within the Financial and Empowerment Education Programme

30% Year-over-year increase in # of programmes offered

567 Participants over 13 Lunch & Learn sessions

Offering high-quality financial education and 1:1 support

At the core of our work are our financial education programmes, which are designed to help migrant domestic workers gain the knowledge, skills, and support they need to make the best decisions for their futures.

Our personalised approach enables us to provide migrant domestic workers with advice, tips, and tools to help them better manage their personal finances, no matter their context or situation. This includes helping them develop their plan to get out of debt.

73%

Agree

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

95%

Agree

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



"Since attending Enrich, I started paying off all my loans completely and I am happy to share that I am now debt-free! In the past, I would consistently borrow money for holidays in the Philippines, but through Enrich's programmes, my mindset completely changed. This year, I am finally taking a holiday using my savings and no single cent from a loan!"

- Enrich participant

Engaging and activating our Ambassadors

Our Ambassadors are at the heart of our work, ensuring that everything we do resonates with the community and reaches migrant domestic workers in need of our programmes and support. It's with them and through them that we are having an impact.

Our Ambassadors come from a variety of cultural groups in Hong Kong. They help drive our community outreach by spreading the word about our programmes and helping their peers understand the importance of financial planning and education. By equipping them with information, we empower them to be voices and leaders in their communities and to help uplift others out of debt.

Ambassadors access additional workshops and trainings throughout the year. In February and May, our Filipino Ambassadors participated in a Leadership Mindset Training and Public Speaking Skills session facilitated by Zamira Monteiro, a Communications Specialist. During this training, they explored case studies that taught leadership skills, storytelling strategies, and how to handle tough questions, among other topics. The sessions boosted migrant domestic workers' confidence and helped build their capacity as trainers and leaders who can share what they learn with others in their community.

41	33	37	29	100+
Active Filipino Ambassadors	Active Indonesian Ambassadors	New Ambassadors	Ambassador-led Sessions	Ambassador volunteer hours
39% returning to the programme	64% returning to the programme	Our highest recruitment year yet	20+ more sessions than 2022, reaching 4,975 people	75% more hours than 2022



EMPOWERING MIGRANT DOMESTIC WORKERS THROUGH NEW PROGRAMMES

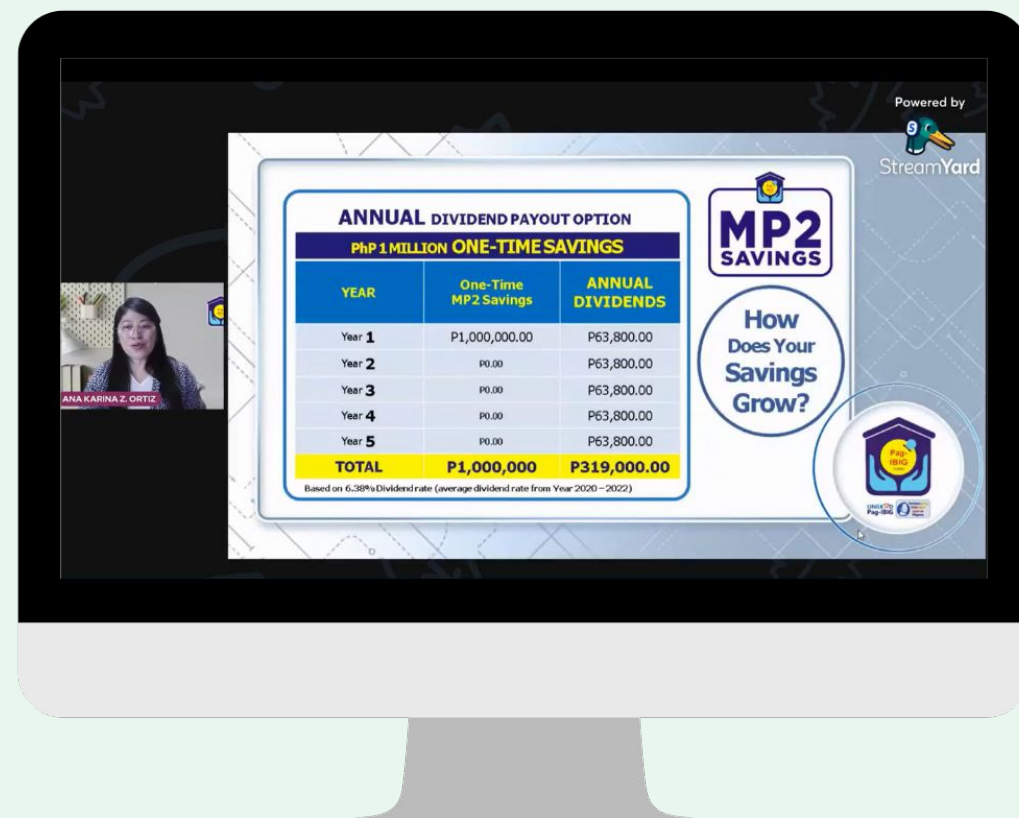
In 2023, we enhanced our core programmes to offer new pathways of support to our community.

Equipping migrant domestic workers with transferable digital work skills

The pandemic not only influenced the way we ran our programmes; it created a new need for workforce training that promotes digital fluency.

In 2023, we continued to offer online programmes to reach more migrant domestic workers. This includes our popular **Lunch & Learn series**, through which we engaged **25.9K+ people** over **11 sessions** (6 in English and 5 in Indonesian Bahasa) for our community. Topics included:

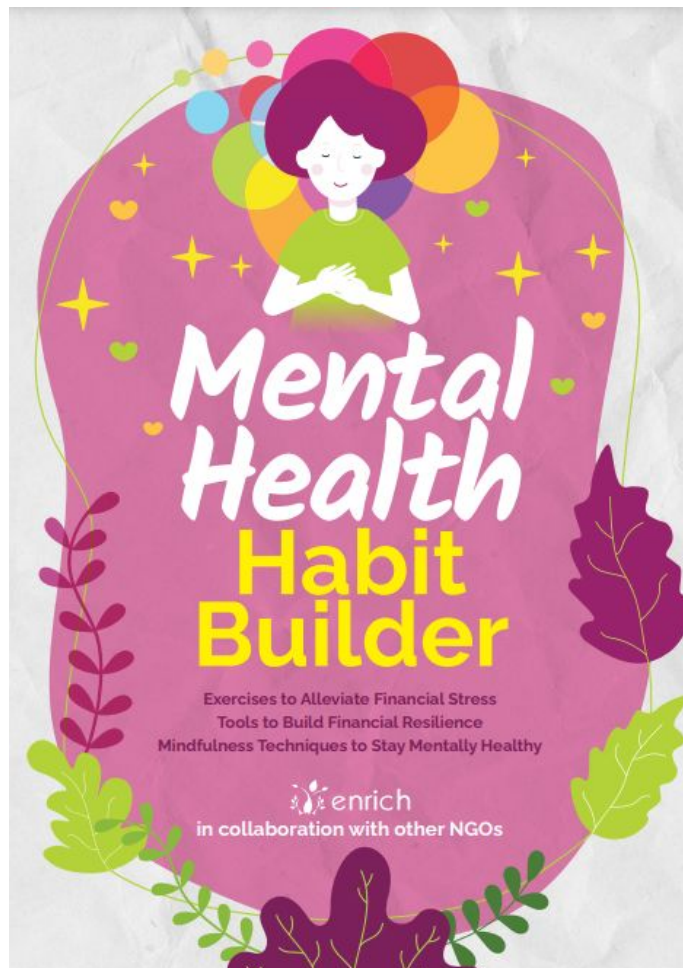
- What is Digital Work
- Virtual Assistant and Digital Marketing
- How to Become Content Creator
- Introduction to Graphic Design



In addition, we ran **9 Ask the Experts** sessions with topic experts who answered migrant domestic workers' questions about high-yield savings funds, accessible investment opportunities, affordable housing loans in home countries, and more.

Emphasizing the importance of mental health and wellbeing

The relationship between mental health and financial wellbeing has been well documented. In 2023, we expanded our mental health support to provide migrant domestic workers with additional tools and resources to strengthen their personal wellbeing.



This included the **Mental Health Habit Builder Toolkit**, which provided a daily 30-day guide to help migrant domestic workers develop positive mental health habits that could also enhance their financial wellbeing.

The toolkit begins with exercises in self-awareness aimed at helping migrant domestic workers make better decisions and managing finances more effectively by being mindful and aware of their thoughts and emotions.

It covers topics like breathing to stretching to goal setting and more—all skills migrant domestic workers can use to find the self-confidence to navigate decisions around their financial futures.

Focusing on financial resilience

We believe it is important to address the underlying causes of debt and other financial difficulties for migrant domestic workers to truly create long-term change and ensure they are more financially resilient in the future. This includes promoting financial literacy and good mental health.

In 2023, we launched the **Financial Resilience Hub** to provide a central resource for migrant domestic workers to assess and improve their mental wellbeing within the context of being employees in Hong Kong.

Through the Hub, migrant domestic workers can complete a quiz to assess their mental health status, immediately access tools and resources to help with their financial planning, and develop new skills to strengthen their confidence and decision-making ability. It provides a central portal for migrant domestic workers to get instant information and support to empower them on their financial literacy journey.



Evaluating and reimagining our programmes

As we kicked off our new strategic direction, we paused to evaluate some of our programmes and redesign them to best support our community.

This included revising some of our workshop approaches and integrating measurement, evaluation, research, and learning standards to better understand migrant domestic worker challenges, experiences, and needs.



Updates to our Foundational Workshop, *Money Wise Migrants*

We updated figures like the most recent migrant domestic worker salary, food allowance, typical amount of remittances, and other expenses to make the exercises more relevant for participants.

We also added a discussion about inflation and incorporated other topics to enhance the learning experience, such as the importance of saving for emergency funds and risks of signing as a guarantor for a loan.

Debt-Free Helper Programme Evaluation

With support from a team of researchers at Hong Kong University, we examined the impact for our Debt-Free Helper 2-year pilot programme. The data gathered has equipped our team with the right evidence to determine the next phase for this programme and how we can learn from this important intervention to expand and innovate our offerings in the future.

Financial Counselling Data as Insights into Community Needs

Through our financial counselling work, we gain unique access to data about migrant domestic worker debt in Hong Kong. In 2023, we leveraged this programme to better understand the actual debt levels and common causes of debt. This data is critical to helping us enhance our future programmes and support migrant domestic workers as they navigate the different challenges to getting out of debt.

Innovating via new community-based programmes

We are constantly innovating and looking for new ways to support our community. In 2023, this involved launching new formats, including a podcast *Hear Their Voice*, which featured voices and stories from migrant domestic workers. The podcast reached a total of 811 listeners across platforms.

Hear Their Voice was a 6-episode podcast that interviewed migrant domestic workers about their experiences, tips, and stories as a way to break some of the stigmas around money and finance. Episodes covered topics like “Overcoming Hardship During the Pandemic” to “How to Stay Strong During Tough Times” to “Beyond Survival: The Power of Financial Literacy and Preparedness.”

The podcast was very popular with our community, who were able to hear tips and ideas directly from their peers.



Enrich 2023 Graduation

The Wealth of Knowledge: Unleashing the Power of Financial Education event took place on October 29, 2023, at The Hong Kong University, celebrating 150 graduates who complete all five core workshops.





INFORMING INDIVIDUALS & INSPIRING COLLECTIVE ACTION

Through our public campaigns and programmes, we informed employers, individuals, and the wider community about the challenges migrant domestic workers face and how we can better support their financial and personal wellbeing.

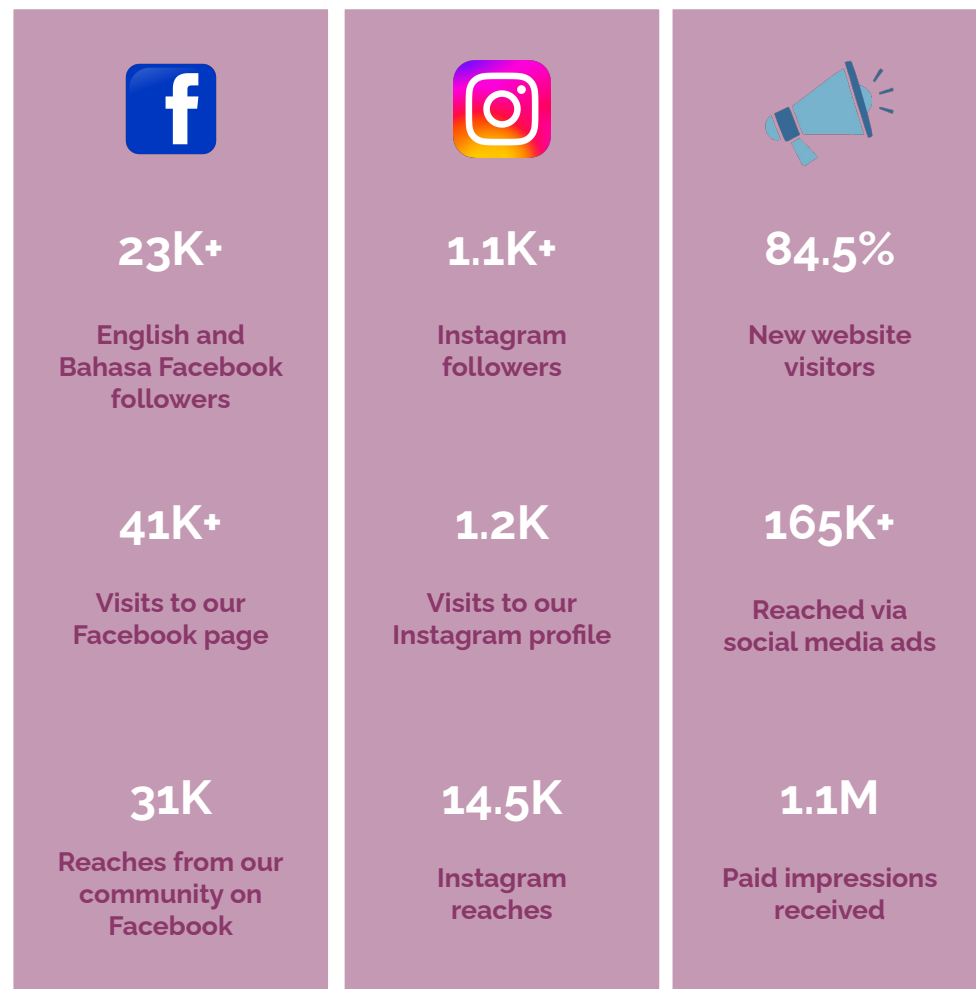
Engaging the wider community via social media

As part of our strategy, we designed programmes that informed and engaged the public directly in the issues, helping them build empathy and understanding for migrant domestic workers' experiences in Hong Kong.

Our social media channels, newsletter, and website served as key platforms for us to share our messages with the wider public as well as the migrant domestic workers we support.

By launching new programmes like the *Hear Their Voice* podcast, we saw the following increase when compared to 2022:

- Visits to our Facebook page increased by 1.3X
- Engagement within our Facebook community increased by 1.8X
- Website impressions from paid ads increased by 32%



Educating the public to inspire more action & support

We realise we cannot have an impact alone. As part of our new strategy, we published articles, stories, reports, and materials to help inform and educate the wider public about the challenges migrant domestic workers face and the solutions they can support.

The “[Annual Survey on Migrant Domestic Workers](#)” was conducted by Enrich HK and HelperChoice during November 2023. A research team led by Associate Professor Lucy Jordan at the Department of Social Work and Social Administration of the University of Hong Kong provided expert consultation on survey development and conducted analysis of the data collected. A total of 112 migrant domestic workers from the Philippines and 42 from Indonesia have responded to the survey. Some key results from the research include:

Debt from Recruitment Fees

Nearly 30% of Filipino migrant domestic workers reported paying 1-3 months of their salary in agency fees to secure their first job in Hong Kong.

Financial Management

A significant portion of workers rely on borrowing from family and friends, with 55% of Filipino workers and 79% of Indonesian workers using salary deductions to cover recruitment-related costs.

Future Aspirations

Most respondents expressed plans to set up a business upon returning home, although many felt financially unprepared for retirement.

Access to Financial Services

The majority of respondents have access to e-wallets, indicating an improvement in their ability to manage personal finances.





INFLUENCING LARGER SYSTEMIC CHANGE

By working with like-minded and strategic partners, we sparked new discussions around solutions to better support migrant domestic workers in Hong Kong and in their home countries.

Convening Stakeholders for New Solutions in Migrant Domestic Worker Support

Enrich hosted an **Information Sharing and Stakeholder Consultation** with UN Women Asia and the Pacific (Philippines and Regional Office), the Philippines Department of Migrant Workers, the Philippines Commission of Women, the Labour Attache and Social Welfare Attache in Hong Kong, and NGOs serving migrant domestic workers and ethical employment agencies.

The event was an opportunity to share updates and lessons from the various representatives, as well as key challenges facing migrant domestic workers in Hong Kong. Together, we explored ways to improve the migrant journey and discussed opportunities for better coordination and pathways of support and services for migrant domestic workers. Enrich was also delighted to have the opportunity for a separate consultation session with UN Women to highlight the various financial challenges migrant domestic workers are facing.

We greatly appreciate all the participants, partners, and organizations who contributed their expertise and insights. Together, we can ensure better migration outcomes for migrant domestic workers.



Partnering with Governments and Consulates for New Solutions in Migrant Worker Support

In addition, Enrich launched the “**Growing My Money with Pag-IBIG**” series in partnership with Pag-IBIG, a government-owned and controlled corporation under the Department of Human Settlements and Urban Development of the Philippines. Our expert speaker during the entire series was the Team Lead for Asia Pacific Virtual Office, Ms. Ana Karina Ortiz.

On 11 April 2023, Enrich was visited by the **Indonesian Regional Representatives** from the 3rd Committee whose job is to look after the labour conditions for Indonesians in country and abroad. Enrich welcomed 11 senators to learn more about our programmes and the migrant domestic worker labour conditions in Hong Kong, accompanied by the Hong Kong Indonesian Consul of Protocol, Mr. Wendi Raharjo, and Consul of Labor, Ms. Rikhe Purnama Sari.



Expanding our partnerships & creating new solutions to support migrant domestic workers

As we continue to grow our programmes, we want to partner with like-minded organisations on developing solutions to help migrant domestic workers achieve financial stability via their employment in Hong Kong.

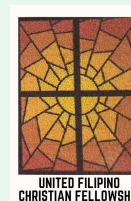
This includes working alongside other nonprofits, as well as governments and consulates, on programmes that promote migrant domestic worker rights and wellness. Our partners include, but are not limited to the below organisations:



MEC Academy Limited



Shatin Church



VQICE *for*
PRISONERS

Expanding our partnerships & creating new solutions to support migrant domestic workers

We are extremely grateful for the ongoing generosity from our donors and partners. These contributions enabled us to meet the growing needs of our community and demand for our programmes.

Major Donors:



Other Funders:

BlackRock

Hang Seng Future Skills Fund

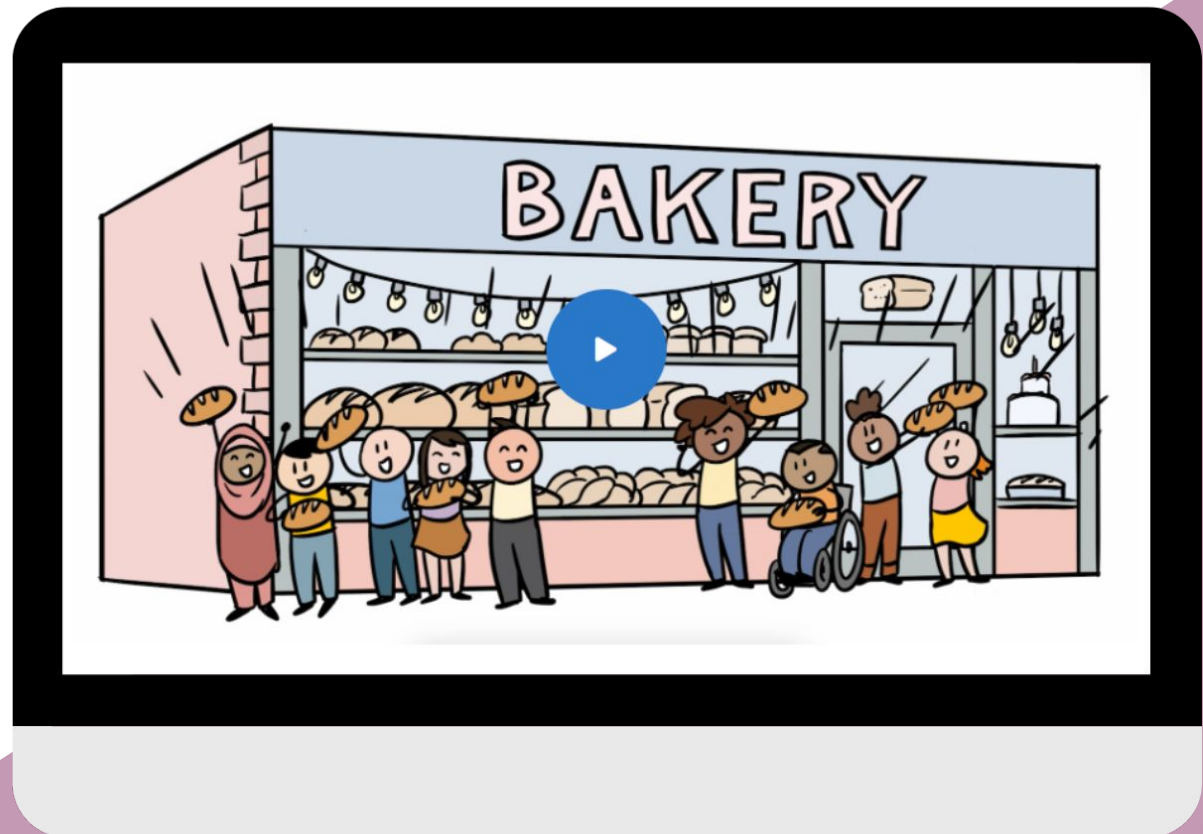
Partner:



Inspiring better philanthropy in Hong Kong

In 2023, Enrich continued to participate in the Voice for Social Good coalition. A volunteer group of 12 non-profit women leaders, including Enrich's Executive Director, Lucinda Pike, who came together to help address the huge challenges nonprofits are facing during the pandemic. Through this initiative, Enrich has been a leading voice advocating for better philanthropic practices and systems.

In 2023, in honour of International Day of Charity, Voice for Social Good helped launch "**Bake a Difference**," a public video campaign to highlight the underfunded operational costs nonprofits face and to inspire more dialogue around fostering a more supportive funding landscape in Hong Kong.



STRENGTHENING OUR TEAM, COMMUNITY, AND ORGANISATION

As we embark on our new strategic plan, we invested new resources into building up our team and organisation infrastructure to ensure that we are well positioned to achieve our goals.



Strengthening our organisation

By hiring a Director of Operations, we implemented new organisational policies and governance practices to ensure we are set up to achieve the outcomes outlined in our new 3-year strategy.

Improved Policies Around Our People

- Updating the Staff Handbook to promote effective work and team wellbeing, using benchmarks and best practices from the sector,
- Formalising our HR process for recruitment and staff onboarding.
- Concluding a governance review exercise with the Board and committees.
- Instituted a Volunteer Policy to encourage Enrich team members to work with interested community members.
- Launched a Conflict of Interest Policy that all Directors are bound by to reinforce their commitment to integrity in all they do.

Enhanced our Financial Policies & Procedures

- Developed new financial procedures, including a Procurement Policy.
- Started developing an Anti-Money Laundering (AML policy)



Building up our team

Our team is central to our operations. They play a critical role in our strategy and to ensuring that every migrant domestic worker we engage has the support they need to achieve financial literacy.

We are also grateful to have advice from our Board, partners, and advisors, whose constant support has helped us plan for the next chapter of the organisation.



Board of Directors

Luna Chan,
Board Chair

Megan Pillsbury,
Director

Willem Bark,
Director & Committee Member

Pat Dwyer,
Director

Grace Davis,
Director & Committee Member

Carmen Lam,
Director & Committee Member

Operations Team

Lucinda Pike,
Executive Director

Catherine Durant,
Director of Operations

Tynna Mendoza,
Director of Programmes

Shine de Castro,
*Senior Fundraising and
Development Manager*

Maya Williams
Community Engagement Manager

Gwen Mabasa,
Finance and Admin Manager

Ira Azwar,
Programmes Manager

Katrina Eeyan M. Villamarin,
Trainer and Programmes Manager

Iris Legal,
Programmes Officer

Dea Puentespina,
HR & Operations Assistant

Sherly Poulsum,
Senior Programmes Assistant

Special thank you to our 2023 Fundraising Committee Members:

Grace Davis
Carmen Lam
Willem Bark

Special thank you to our 2023 Programmes Committee Members:

Lucy Jordan
Hayley Whatarau
Kilian Chan
Rodelia Pedro
Tim Wiseman



Supporting & celebrating our trainers

Our trainers 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.

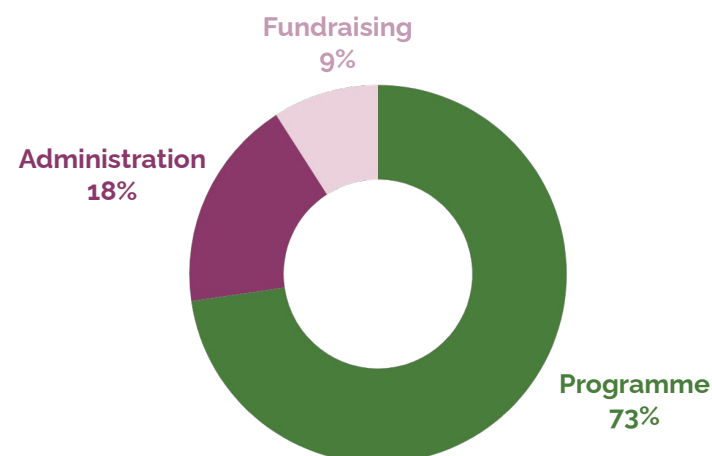
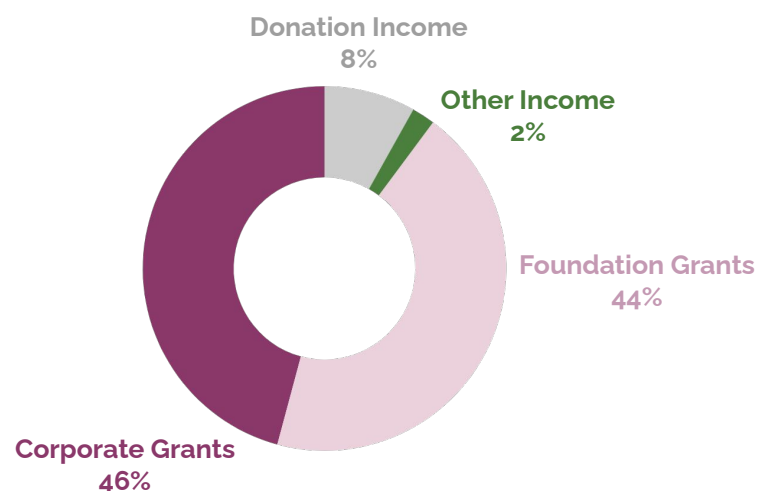
Our 2023 Trainers

Andi Rini Poernomo
Dedy Kristanto
Ping Bevan
Pritya Pravina
Raul Puentespin
Susan Edwards
Surj Bahra

Jonathan Wong
Anastasia Purnomo
Des Morales
Katrina Eeyan M.
Villamarin
Medya Putri
Sheetal Sarup



Resourcing our work to ensure future impact



Statement of Comprehensive Income

as of 31 December 2023

	2023 HK\$	2022 HK\$
Income		
Donation income	374,981.25	593,037.25
Funding income	4,143,920.48	3,931,166.63
Other Income	95,895.95	349,797.53
	4,614,797.68	4,874,001.41
Less: Expenditure		
Programme	(3,110,788.21)	(3,028,016.11)
Administration	(779,230.23)	(824,357.06)
Fundraising	(388,888.34)	(431,981.73)
	(4,278,906.77)	(4,284,354.90)
Surplus (deficit)	335,890.91	589,646.51

Statement of Financial Position

	2023 HK\$	2022 HK\$
Current Assets		
Cash and Bank Balances	7,296,173.32	6,863,051.67
Accounts Receivable		
Other Receivables	9,747.59	19,349.78
Deposits and Prepayments	30,386.00	42,947.18
	7,336,306.91	6,925,348.63
Current Liabilities		
Accruals & Other Payables	(120,752.56)	(45,265.19)
	(120,752.56)	(45,265.19)
	7,215,554.35	6,880,083.44
Accumulated Funds		
Reserve Fund	142,806.85	142,806.85
General Fund	7,073,167.50	6,737,276.59
	7,215,974.35	6,880,083.44



How you can get involved

Your support makes our work possible. Every person and organisation 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 for more information.





Enrich HK

THANK YOU!

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