

2017



ANNUAL REPORT

A Decade of Empowerment



OUR MISSION

To empower migrant domestic workers in Hong Kong, regardless of nationality or background, to transform their lives through financial education and personal development programs.





DEAR FRIENDS,

In 2007, Myriam Bartu, Sophie Paine and Aruni John identified a problem - Hong Kong's migrant domestic worker community were facing serious financial issues but there was no dedicated support or advice available to them.

Thus, Enrich was born, with our co-founders initially delivering workshops out of living rooms, coffee shops and community centres. 10 years later, we are proud to be Hong Kong's leading training organisation for migrant domestic workers, having provided impartial education and advice to almost 20,000 workers through our financial and empowerment education programmes!

In 10 years, we have seen first-hand the life-changing power of financial literacy. 93% of our participants develop a savings plan, setting aside funds for their future. We've seen our participants pay off debts, achieve goal after goal, start their own businesses and even return home for good sooner than expected.

As Hong Kong's migrant domestic worker population grows in the next few years, we plan to grow with it - but we need you on this journey! Please support us as we scale up our work. With your support, we can create a more inclusive Hong Kong for ALL migrant domestic workers.

Dr. Daisy Tam

Board Chair

Lucinda Pike

Executive Director

CELEBRATING 10 YEARS OF ENRICH!

2009

1000th migrant domestic worker trained



2007

Enrich is founded



2011

'Starting My Own Business' workshop launched



2012

Enrich turns 5!

2013

'Financial Health Desk' launched for one-to-one support



2013

First orientation session for newly arrived Filipino domestic workers with the Philippine Overseas Labor Office.



2008

First paid staff member hired

2014

No more coffee shops! Enrich's new office and training centre opens in Sheung Wan



2015

New programmes: 'Money and Family', long-term Mentoring and Lunch & Learn sessions



2015

Bahasa Indonesia Programme launched



2017

Enrich participates in the first annual Hong Kong 'Money Month' campaign by Investor Education Centre.



2017

Chinese University of Hong Kong releases first external impact evaluation on Enrich's programmes



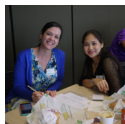
2017

400% increase in programme participants since 2014!



2016

Introducing the first Enrich Migrant Domestic Worker Ambassadors!



THE CHALLENGE

In 2017, there were 370,000 migrant domestic workers in Hong Kong. Most of them work here in order to support the immediate and extended family they have left behind. They make up 10% of our labour force, and we rely on them to meet our growing care needs.

Earning a minimum of just over HK\$4,410 per month, migrant domestic workers face enormous pressure to send most of their money home. Sadly most are ill-educated in balancing a budget and receive very little support to help save or plan for their future. This means that they might work in Hong Kong for decades with little or nothing to show for it.

Additionally, far too many migrant domestic workers are taken advantage of by unscrupulous recruitment and loan agencies, leaving them in a cycle of indebtedness that they simply cannot break.



90-97%

of migrant domestic workers have some level of debt ¹



48-60%

Maximum legal annual interest rate on loans ²



Only 6%

return home feeling they've earned enough money ³

¹ Internal Enrich Survey

² Money Lenders Ordinance

³ Farsight, Modern Slavery in East Asia, February 2016

THE SOLUTION

We believe that financial and empowerment education is the solution to the challenges faced widely by migrant domestic workers, enabling them to escape debt, plan for their future and achieve their dreams.

Our interactive workshops run on weekends and public holidays, equipping migrant domestic workers with the vital skills, knowledge and confidence that they need.

It is important to us to build trust with the domestic worker community by providing impartial information. We work independently from financial institutions and we do not sell or promote any financial products as part of our programmes.



Financial literacy



Empowerment



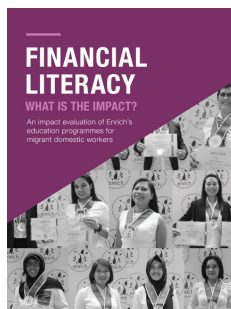
**Confidence to
achieve life goals**



OUR IMPACT

In 2017, we were proud to release a year-long impact evaluation of our financial and empowerment programmes. This was not only the first external impact study of our work, but also the very first report on financial literacy focusing on migrant domestic workers in Hong Kong.

Funded by the Investor Education Centre and conducted by The Chinese University of Hong Kong's Department of Social Work, the study ran from September 2016 to August 2017, using both quantitative and qualitative methodology. The findings are an exciting revelation into financial literacy as a fundamental tool for empowerment and financial inclusion.



香港中文大學社會工作學系

DEPARTMENT OF SOCIAL WORK
THE CHINESE UNIVERSITY OF HONG KONG

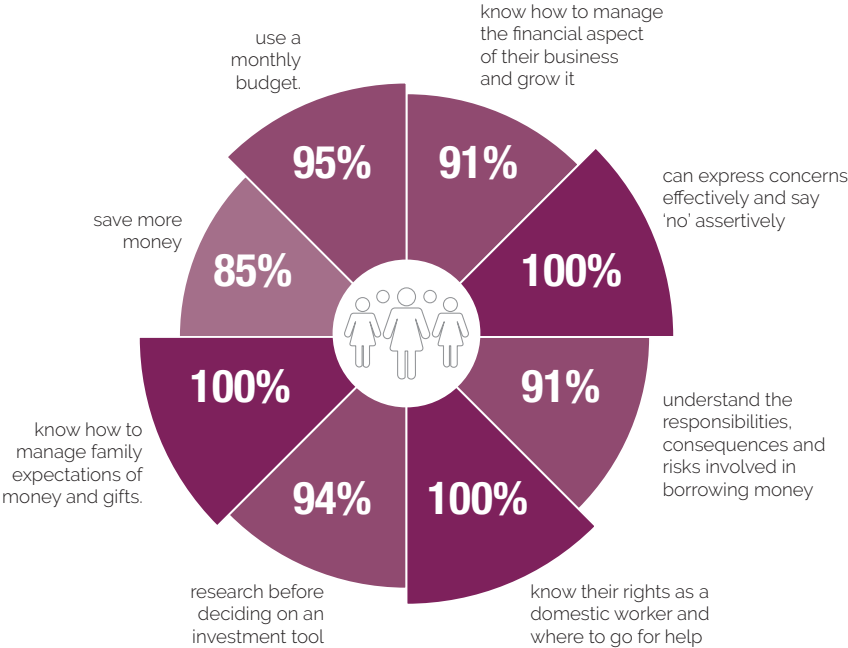


**INVESTOR
EDUCATION
CENTRE**
投資者教育中心

"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."

Focus group participant.

Here are some key findings of the financial knowledge and behaviour of the Enrich participants in the study.



ah

MYRIAM BARTU

Enrich Co-Founder

"In 2007, Enrich was just a letter of registration, some training materials and a handful of NGO contacts. There were almost no funds; we could train only a few hundred participants each year. But we found people who shared our passion and our mission to join us. Beautiful things have happened to Enrich since."



What is your financial goal?

I #aspire for....

Q A
a yang Anda
a-citakan?

* Get out of debt completely.
* Plan for early retirement.
* Have a well stocked emergency fund
* Be able to live on less than you earn no matter what.
* End any addiction to stuff that you may have

- DEBT FREE
- INVESTMENT
- EARLY RETIREMENT
- TRAVEL MORE
- WORK LESS

Debt Free
Save for my kids Education
Early Retirement
For Travel

- for the school
- if my kid
- for investment
- for early retirement

DETIAS UDINA
SIAH MARYAN
SIAH SUDAN
KABAR DINA
JAMUS CK

TIDAK
MEMPUNYAI
HUTANG!
MENYERKOH
KAN ANAK!

SEWA
USANG
DI
RUMAH

SAYA INGIN
SUKESS,
ANAK TERCA
PAHIT

BUKA
USAHA
SENDIRI

ingin buka
usaha sendiri
untuk menambah
pendapatan keluarga

ingin membuka
usaha sendiri

ingin punya
uang TTS
untuk Dina



香港愛滋病基金會
HONG KONG AIDS FOUNDATION

香港愛滋病基金會
HONG KONG AIDS FOUNDATION

Family Legal Clinic Service
2375-5322

RA

安全性

性伴侶
接觸前，先
愛滋病，可

目單一
保障

土套
無論陰道交、肛交、
均正確使用安全套，
愛滋病的風險

行為
歡容易發生不安
生沒有保護措施

OUR PROGRAMME NUMBERS
IN 2017





DWI NYOMAN WIHASTY

Enrich graduate

"After I joined Enrich, I met new friends who also have the same dreams and the spirit to make it happen. I benefited from Money Wise Migrants and I implemented what I learned in my daily budget by tracking my spending. The results are remarkable! I can now control my spending. I can also save faster as I saved according to my different goals. I regret not knowing about Enrich much earlier, because then maybe I wouldn't have spent 11 years in Hong Kong. But it's never too late to learn. Thank you to the Enrich staff and trainers who always support and guide me for a better future."

FINANCIAL EDUCATION

Our financial literacy workshops not only equip migrant domestic workers with knowledge, skills and tools, but also empowers them to make lasting changes to their financial behaviour. They learn basic budgeting skills, goal-setting and tools to escape debt (or avoid getting into it). We also cover investment concepts/tools and how to avoid investment scams, as well as the basics of entrepreneurship.

GROWING MY MONEY
Menambah Tabungan



MONEY WISE MIGRANTS
Mengelola Uang dengan Bijak



SETTING UP MY BUSINESS
Mendirikan Usaha Sendiri



Our 2017 numbers



2010
participants



151
workshops



817
hours

#EnrichImpact

96% of participants now track their expenses following Enrich's workshops.



ZAREL*

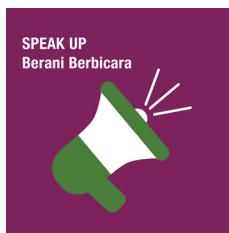
Enrich graduate

"Enrich helped me very much because I learned how to say 'no' to my family when they asked me to always send money. I started to save money for myself, for the future, for my goals. I do send money but I need to balance needs and wants. Now, when they ask me for money for things, I ask first whether it's important, if it's really needed - if not then they can go without it. My goal is to buy a house and land for myself and I am saving for that."

**name changed*

EMPOWERMENT EDUCATION

Our engaging empowerment education workshops combine role-play, discussion and interactive exercises to teach assertive communication, and encourage and inform our participants of their rights as a migrant domestic worker in Hong Kong. An important aspect of this training is building the confidence to balance family needs and pressures with individual necessities and future plans.



Our 2017 numbers



455

participants



38

workshops



133

hours

#EnrichImpact

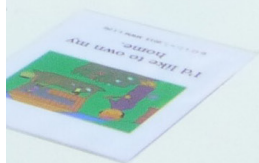
100% of Enrich participants can now express/communicate their concerns and say 'no' assertively.



MARIVIC CASTILLO

Enrich graduate

"Enrich has helped me a lot and changed my life. During the long-term mentoring program I made an agreement with my mentor that I wouldn't go clothes shopping for next 6 months, and that made it easier for me to pay my debts. Now I have joined Enrich's Ambassador Programme and I am helping at outreach and other activities."



ONE-TO-ONE SUPPORT

Individualised assistance is important for our participants to receive advice and guidance that is tailored to their circumstances. Our one-off and long-term mentoring is a fantastic way for mentees to assess their progress with their mentors and build their confidence to continue towards their goals. Our financial counselling enables migrant domestic workers in financial crisis to access urgent and confidential advice.



Our 2017 numbers



208
participants



32
sessions



151
hours

#EnrichImpact

98% of Enrich participants now know how to properly allocate money and savings each month

LUNCH AND LEARNS

We hold Lunch and Learn sessions on a range of relevant topics designed to inspire our participants and provide more detailed information. They're also a great way for our graduates to continue learning! We ran Lunch and Learns on a number of topics in 2017; most notably, we kicked off two brand new lecture series focusing on investment (supported by KPMG) and on return and reintegration (supported by BPI Foundation).



Our 2017 numbers



1005
participants



23
sessions



45
hours

A Lunch & Learn session at KPMG



OUTREACH

To make sure that we reach as many migrant domestic workers as possible, we get out on the street, raise awareness on social media and partner with consulates, the media and other charities. Here are some of our outreach highlights from 2017.

4069
migrant domestic workers reached through street outreach and welcome sessions



Street Outreach

We're often in Victoria Park, Chater Road and all over Hong Kong raising awareness of our programmes amongst the migrant domestic worker community with our staff and ambassadors.



Enrich Ambassador Programme

We had 27 migrant domestic worker ambassadors in 2017, including our very first Indonesian ambassadors. These superstars give up time on their day off to support us with volunteering and outreach!



Welcome Sessions

We engaged with 1604 newly arrived migrant domestic workers at the Philippine and Indonesian Consulates.

21

personal development training sessions held for our Enrich ambassadors

301

students and **841** employers of domestic workers reached through school talks, corporate talks and public events.



On the radio

13 radio episodes with RTHK CIBS on The Overseas Filipino Women Today, featuring our staff, ambassadors and community partners.



Spreading the word online

We launched 'Ask the Experts', a monthly Facebook Live video series answering migrant domestic workers' questions on a wide range of topics with an industry expert.

#EnrichImpact

Our participants spread the word too! 96% share what they've learned from us with their families.

OUR 10TH BIRTHDAY

Our 10th year has been our best one yet. To celebrate, we wanted to give our participants the best gift – free education! All our workshops were provided for free for the entire year, resulting in a significant increase in workshop participants.

189
free workshops
provided in honour
of our birthday!



CONGRATULATIONS CLASS OF 2017!

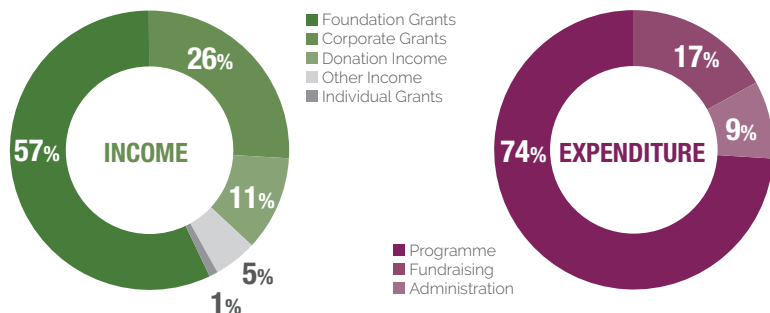
Our second Annual Graduation ceremony was held in March 2017, hosted by the University of Hong Kong. We celebrated the hard work and achievements of 160 migrant domestic workers who graduated from our financial and empowerment education programmes.

'I have an online clothing business with my son. I am responsible for marketing and promotion. Thanks to the Enrich workshops I am able to manage my work better and plan for my future when I will no longer be working in Hong Kong.'

Ayu Dwi Surati.
2017 graduation speech



OUR FINANCES



Statement of Comprehensive Income

(as of 31 December 2017)

	2017 HK\$	2016 HK\$
Income		
Donation Income	249,055.46	387,316.19
Funding Income	2,024,063.66	1,162,109.45
Other Income	108,788.50	116,467.85
	2,381,907.62	1,665,893.49
Less: Expenditure		
Programme	(1,628,973.40)	(1,370,717.38)
Administration	(196,229.87)	(161,367.03)
Fundraising	(369,332.14)	(245,104.89)
	(2,194,535.41)	(1,777,189.30)
Surplus (deficit)	187,372.21	(111,295.81)

Statement of Financial Position

	2017 HK\$	2016 HK\$
Current Assets		
Bank Balance	1,744,332.60	1,563,863.17
Accounts Receivable	-	2,300.00
Other Receivables	11,082.79	3,427.10
Deposit and Prepayments	27,456.00	32,741.63
	1,782,871.39	1,602,331.90
Current Liabilities		
Accruals & Other Payables	(16,784.91)	(23,617.63)
	(16,784.91)	(23,617.63)
Net Assets	1,766,086.48	1,578,714.27
Accumulated Funds		
Reserve Fund	142,806.85	142,806.85
General Fund	1,623,279.63	1,435,907.42
	1,766,086.48	1,578,714.27

BOARD OF DIRECTORS

Dr. Daisy Tam

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Abhishek Rawat

Anjali Harjani-Hardasani

Dr. Annelotte Walsh

Christina Kautzky

Dr. Tim Carey

Operations Team

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Executive Director

Tynna Mendoza,

Senior Programme Manager

Ethel Del Fierro,

Accounts Officer and Trainer

Sylvia S Putra,

Programme Officer

Soline El Hassani,

Fundraising and Development Officer

Zamira Monteiro,

Communications Officer

Debora Gusti Anresnani,

Programme Assistant

Trainers

Agrina Sandri

Amalia Kandou-Couesnon

Ana Apriana Chrisnawati

Betty Listianti Wagner

Cecile Morais

Christy Themar

Eeyan Villamarin

Esther Guevara

Ethel del Fierro

Felice Iskander

Pritya Pravina

Raul Benjamin Puentespinia

Rose Guirao

Somporn Bevan

Susanna D Edwards

OUR FUNDERS

With no access to government funding, we rely entirely on the generous support of private donors, including corporate and private foundations, which enables us to do what we do. We are also grateful for the collaboration of our programme and supporting partners.

Major Donors



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



Drs Richard Charles and Esther Yewpick Lee
Charitable Foundation



Other Funders

Anonymous Donor

AWA

BNP Paribas

Ethos International

HK and Shanghai Hotels Limited

Macquarie

Operation Santa Claus

PwC Foundation

Programme and Supporting Partners

a+b=3

Agape Fellowship of Indonesian Church -
Hang Hau (AFIH)

Alliance Church - Tsuen Wan

Alliansi Iman Church - North Point

ATKI - Association of Indonesian Migrant
Workers in HK

Bayanihan Center

Bethune House

Bethel Indonesia - Bethany International
Church Regal HK

Bintang Nusantara

Canossian Church

Caritas Macau

Catholic Centre, Central

Chinese University of Hong Kong

Christian Action

Christian Action Shelter

Common Purpose

DPCF - Diocesan Pastoran Comission for
Filipino and others

Dompel Dhuafa

Fair Employment Agency

Federation of Luzon Active Groups (FLAG)

GAMMI

Goldsmiths, University of London

Golpindo - Gabungan Olah Raga Putri
Indonesia

Good Evening Kabayan

Grace of Jesus Fellowship Church

Harmony Baptist Church

HELP for Domestic Workers

Holy Family Church, Choi Hung

ICC Church, Tsuen Wan

Indonesian Care Centre - Tsuen Wan

Indonesian Consulate

Indonesian Catholic Community in Hong
Kong (KKIHK) at St Paul

Indonesian Methodist Centre

Indonesian Mission Church - IMC

IOM

ISS- HOPE Centre

International Migrant Alliance (IMA)

JBMI, Macau

JBMI HK

Kobumi

KOTHIKO (Koalition of Indonesian Migrant
Workers in HK)

LACI

Li Po Chun United World College

Mindanao Federation

Misi Injili Damai Indonesia Church - Kwun
Tong

Mission for Migrant Workers

Movers from MFMW

MTC

OFWs in Hong Kong

Overseas Worker Entity

Paguyuban Seni Reyog Singo Wiromo

Pathfinders

Philippine Alliance Hong Kong

Philippine Consulate

Philippine Overseas Labor Office

PILLAR

Resurrection Church, Sai Kung

RTHK CIBS - The Overseas Filipino

Women Today

Splash

Srikandi Shelter, Macau

St Martha Shelter, HK

St. Joseph's Church, Central

Tai Po Christian & Missionary Alliance
Church

TCK

Tuguegarao Group

Tsuen Wan Missionary Alliance Church

United Surigaonon

University of Hong Kong

Universitas Terbuka

Wanodya

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 27-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



@enrichhk

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

www.enrichhk.org

