



ANNUAL
REPORT
2015



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ABOUT ENRICH

Enrich is the leading Hong Kong charity promoting the economic empowerment of migrant domestic workers.

We empower migrant domestic workers to invest in themselves through financial and empowerment education. Our workshops equip domestic workers with the tools to save, budget, and plan for a future with greater financial security while they are here in Hong Kong.

Since our establishment in 2007, we have welcomed:

7,000+ participants **390+** workshops

35,000+ family members in home countries impacted

“ I've worked in Hong Kong for 20 years. I led a happy-go-lucky lifestyle with no savings. Then three years ago I got my wake-up call when my husband passed away. I was able to and needed to focus on what I learned at Enrich. Now, my eldest graduated and I have plans to go home – I did it, I don't know how, but I did it with the help of Enrich.”

– Violeta

MISSION, VISION, VALUES

Mission

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

Vision

We envisage a world in which migrant domestic workers in Hong Kong are empowered and financially capable, achieving their life goals and creating positive long-term impact for themselves, their families and their communities.

Values

EMPOWERMENT

Empowerment lies at the heart of our organisation. We work to empower migrant domestic workers to take greater control of their finances and to realise their hopes for a better future.

INCLUSION

We strive towards inclusion in everything we do. We recognise migrant domestic workers as valuable members of Hong Kong society who deserve opportunities for personal and financial development regardless of nationality, language skills, or levels of education.

COLLABORATION

We realise that much more can be achieved if we work together with other organisations to achieve our mission and goals. We use a collaborative style in interacting both within our team and with our partners and participants.

PASSION

Passion and commitment are the driving force behind our people, who continuously prove to go above and beyond their responsibilities to serve our beneficiaries.

INTEGRITY

We strongly believe in transparency, honesty and accountability. We work independently from financial institutions and we do not sell or promote any financial products as part of our programmes.



FOREWORD BY BOARD CHAIR

Welcome to Enrich's 2015 Annual Report. Building on the achievements of 2014, 2015 continued to be a year of growth for Enrich. In our mission to empower migrant domestic workers in Hong Kong to transform their lives through financial education and personal development programmes, we educated over 1500 women and reached many more through our outreach work.

Institutionally, Enrich continued to grow as we welcomed a number of new staff, trainers and volunteers to our team. The organisation also went through a process of further institutionalisation and, with the support from pro-bono lawyers, we finalised important governance documents including the Enrich Code of Conduct, Staff Handbook and Board of Directors Manual. We also completed the Asian Charity Services strategic planning workshop to help ensure we remain focused on our vision and mission as we continue to grow.

Looking forward to 2016, as Enrich's profile continues to grow, we will remain focused on our core mission of educating and empowering more migrant women working as migrant domestic workers. We will also continue to focus on reaching domestic workers who are harder to reach but may need our help the most, and to develop prevention strategies that stop migrant women from spiraling into debt.

On behalf of the Board of Directors, I would like to extend my heartfelt thanks for the endless dedication and teamwork of our staff, trainers, interns, volunteers, pro bono professionals and partner organisations who have made it all possible.

Annelotte Walsh
Chair of the Board of Directors

EXECUTIVE DIRECTOR'S REPORT

I wrote in last year's Annual Report that 2015 was going to be our most ambitious year yet. Reflecting on the year gone by, I am proud to stand by this statement. Building on the institutional building blocks set down the year before, 2015 was our year for building a strong and passionate team around core, impactful programmes that asked migrant domestic workers to invest in themselves.

We saw our beneficiary numbers almost double to over 3,000 women, as we introduced brand new, topical workshops that spoke to the needs of migrant domestic workers in Hong Kong. Bitesize Financial Education - a compressed version of our cornerstone Money Wise Migrants workshop - attracted hundreds of new women to our programmes and forged new partnerships across the city.

A newly expanded programmes team worked hard to deliver relevant outreach programmes that

not only attracted new programme beneficiaries but also attracted the support of corporate professionals, employers and students. This in turn benefitted us with hundreds of hours of skilled volunteering, vastly expanding our capacity and ensuring our efficiency.

Domestic workers who graduated from our programmes also joined forces to boost our outreach efforts, helping us talk with almost 1,000 domestic workers at large-scale community events this year. One such event saw the launch of Enrich's own mobile application – a new tool to continuously educate and engage beneficiaries in a fun and interactive way.

Elsewhere, we collaborated with consulates, domestic and home country government officials, non-profit organisations, and migrant worker organisations to promote the rights of migrant domestic workers. These efforts and successes were communicated to the Hong Kong community via

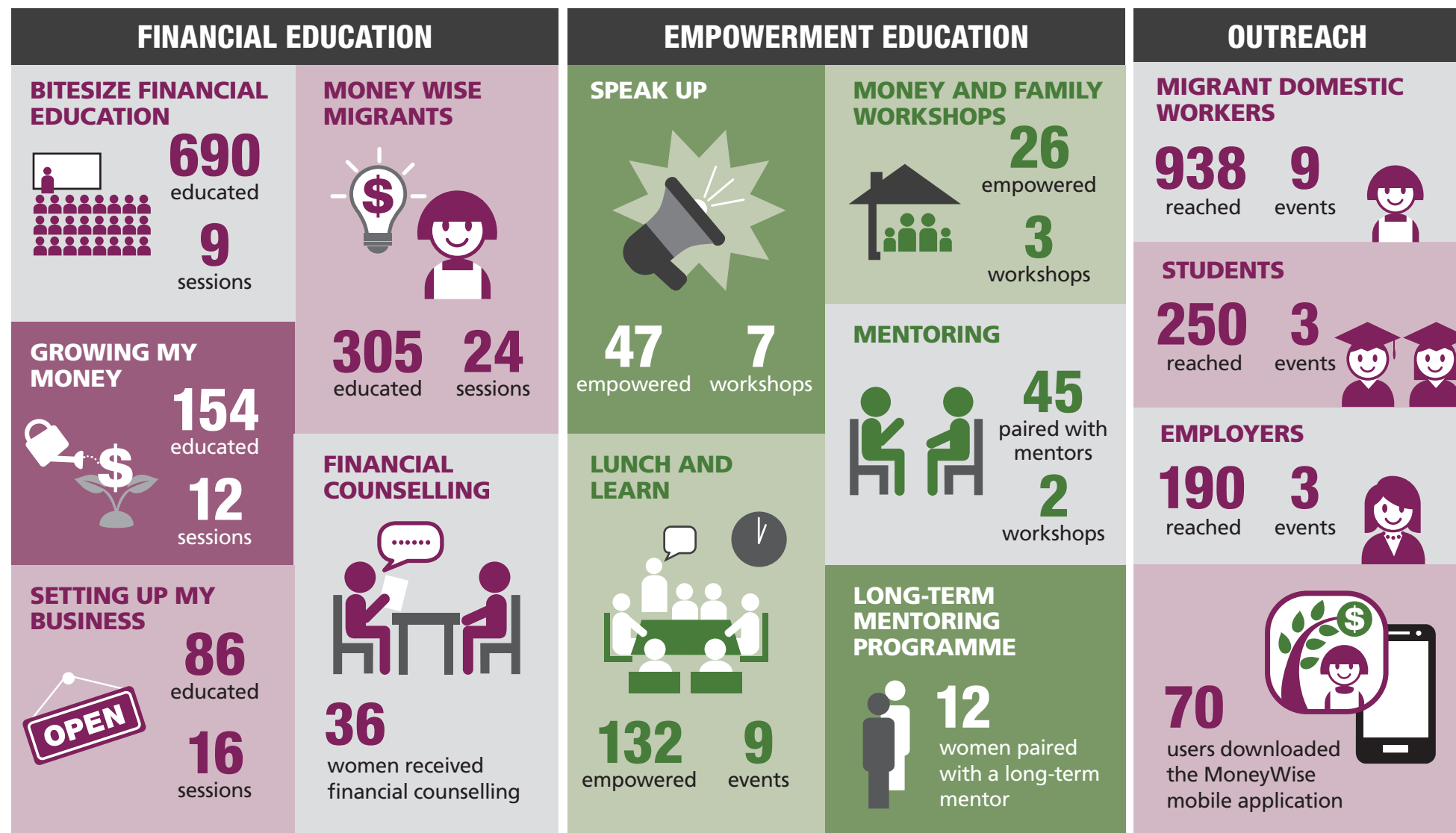
our active blog, and media partners helped us promote our work both in English and migrant worker languages.

All of this would not have been possible without the support of dedicated fundraisers who ran, climbed mountains, and balanced budgets for Enrich, bringing in new resources to support our efforts.

To everyone who invested in Enrich this year, whether you are a programme beneficiary, staff member, volunteer, fundraiser, employer, donor or partner – thank you for making our ambitions a reality in 2015. Your investment has helped Enrich grow, and will enable us to enrich, educate and empower many more women in the years ahead.

Lenlen Mesina
Executive Director

2015 AT A GLANCE



IMPACT

After attending Enrich workshops:

58%
of participants
were able to pay
off some or all of
their debts



64%
reduce
spending



68%
use a
monthly
budget



73%
talk with their family
on how remittances
will be spent



74%
feel more
confident
managing their
debts



70%
now have a
plan for their
future



ADVOCACY AND COMMUNICATIONS

1,600
social media
engagements



27
blog posts

17
published
articles in
English



10
published
articles in
Tagalog or
Bahasa

21
new
communication
materials



4
radio
interviews



2
television
programmes



FUNDRAISING

1
mountain
climber

2
fun runs

48
Balance on
a Shoestring
participants

HK\$1,977,353.⁸⁵
raised

INSTITUTIONAL

3
new staff
members

4
new
trainers

81
volunteers

1,673
volunteer hours



FINANCIAL EDUCATION



“My mum is still working in Hong Kong after thirty years with no savings or insurance. Through her hard work, she put me through university. I’ve been here for eighteen months. At Enrich I’ve started to plan my goals. We wish Enrich was around when my mum arrived in Hong Kong.”

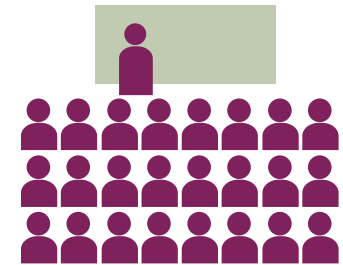
– Angelie

Approximately 330,000 women work as migrant domestic workers in Hong Kong earning a monthly salary of just over HK\$4210 and supporting an average of five family members back home. Enrich’s Financial Education Programme equips migrant domestic workers with the tools and knowledge needed to achieve financial stability for themselves and their families. In 2015 we continued to deliver relevant, highly participatory workshops in migrant worker languages, and our new Bitesize Financial Education workshops hugely expanded our reach.



Bitesize Financial Education

The biggest addition to our programme for 2015, Bitesize Financial Education offers migrant domestic workers a taster of our full Money Wise Migrants workshop. Sessions are provided in partner venues across Hong Kong and give participants tips and tools to stay on track with their finances. They also signpost to further support services and Enrich education programmes for those looking for more support.



690
educated

9
sessions

Money Wise Migrants

Our core financial education workshop, Money Wise Migrants is an introduction to personal finance tailor-made for migrant domestic workers. Participants are encouraged to maximise their time as domestic workers by setting financial goals and plans. At the end of the workshop, participants have an understanding of debt-management, budgeting, and saving.



305 educated
24 workshops

Growing My Money

Growing My Money takes participants through a broad overview of investment concepts, tools and instruments. The workshop identifies essential questions for migrant domestic workers to ask before considering making an investment. Participants are encouraged to weigh options wisely for their savings as well as think ahead with retirement and insurance plans. Crucially, this course equips participants to avoid investment scams.



154 educated
12 workshops

Setting Up My Business

This two-session workshop is an introduction to entrepreneurship for those planning to start a business. Many migrant domestic workers have goals of setting up a business or already have one in their home country. These sessions cover basic business concepts, marketing, business finance, risks involved with setting up a business, and contingency plans when businesses fail.



86 educated
16 workshops

Financial Counselling

Financial counselling is available to migrant domestic workers in cases of financial crises or specific financial questions. Topics raised in financial counselling sessions in 2015 included severe debt concerns, insurance plans, retirement planning and business development.



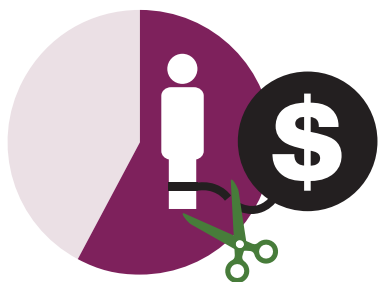
36 women received
financial
counselling

Impact

Pre and post workshop evaluation is incredibly important to Enrich to help us track our progress and determine where we are making an impact. Results from our 2015 Impact Evaluation Study found that after attending our workshops:

58%

of participants were able to pay off some or all of their debts



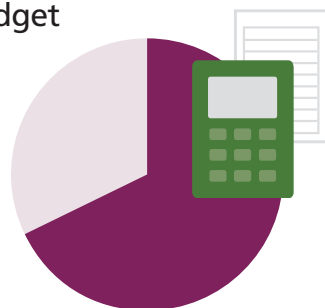
64%

reduce spending



68%

use a monthly budget



Next Steps

- Continue to develop our Bitesize Financial Education course, enhancing content and improving sign-up rates to other Enrich workshops.
- Expand our reach across Hong Kong with workshops in new locations.
- Support graduates from our Financial Education Programme beyond the workshops with long-term mentoring and ambassador programmes.



“All I have learnt at Enrich, I have shared with my family also. I’m excited for my sister because she’s started to apply what I told her and started to plan ahead financially.”

– Luisa

EMPOWERMENT EDUCATION



Economic empowerment requires financial literacy but also self-confidence, effective communication and the ability to assert priorities. 2015 saw a number of new additions to our Empowerment Programme, addressing the social pressures on migrant domestic workers to provide for their families and communities here and back home.

“Fortunately, I have a very supportive employer who helped me manage my money and persisted in asking me to attend Enrich workshops, ‘We don’t want you to go back to the Philippines empty handed – you’re not getting younger and you deserve more.’”
– Jeany

Speak Up

Speak Up workshop participants receive practical training on the principles of assertive communication. Participants learn how Hong Kong law protects them from different forms of harassment and discrimination while role-play exercises allow domestic workers to practice their newly acquired skills to tackle different forms of social pressure.



47

empowered

7

workshops



Money And Family

Money is a difficult topic for many migrant domestic workers to raise with their families back home. New to our Empowerment Programme in 2015, Money and Family workshops emphasise the importance of balancing the needs of the domestic worker, her family, and her future. Participants learn how to involve and educate their children and relatives in money matters and how to support their family within their means.



26

empowered

3

workshops



Mentoring Workshop

Our mentoring workshop is a unique opportunity for programme participants to review and build on the knowledge and tools acquired from the workshops they attended. Participants are paired with volunteer mentors to go over their progress on managing their finances. Mentoring is a huge motivator for programme graduates and an inspiring skills-based volunteering opportunity.



45

paired with mentors

2

workshops



Long-Term Mentoring Programme

Building on the success of our mentoring workshops, we launched Hong Kong's first long-term mentoring programme for migrant domestic workers in November. Focusing on personal finance, the 6-month long pilot programme offers domestic workers access to professional guidance and ongoing support to tackle specific financial goals.

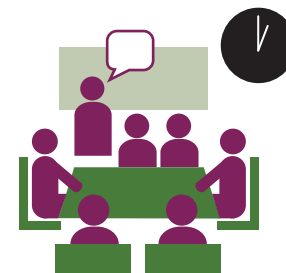


12

paired with a long-term mentor

Lunch And Learn

Launched in March 2015, Enrich's Lunch and Learn series strives to address relevant and pressing issues faced by migrant domestic workers in Hong Kong. These free lunchtime sessions welcomed distinguished speakers to talk with domestic workers on a range of issues from distant parenting, effective writing, and legal rights. As part of this programme, Lingnan University partnered with Enrich to run a series of Lunch and Learn workshops towards the end of 2015 with a focus on migrant worker rights.



132

empowered

9

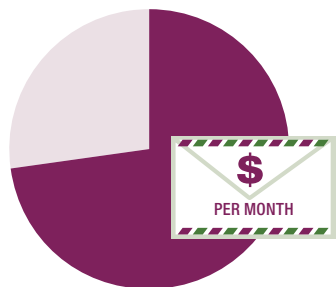
workshops

Impact

Results from our 2015 Impact Evaluation Study found that after attending our workshops:

73%

talk with their family on how remittances will be spent



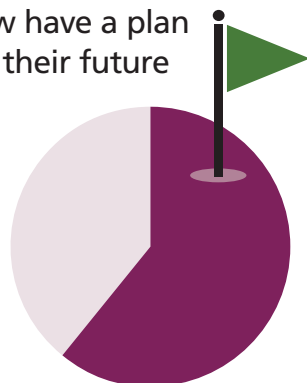
74%

feel more confident managing their debts



70%

now have a plan for their future



Next Steps

- Identify corporate partners to support Enrich's long-term mentoring programme.
- Build on the success of our Lunch and Learn series with new hot topics that inspire and motivate.
- Increase the number of Money and Family workshops and offer at partner venues across Hong Kong.



“After Enrich's workshops, I'm teaching my daughter about spending money wisely. I teach her to make sure that she won't waste any of the snacks she buys. If there is any money left then she has a piggy bank – which is to be opened only when I go home for good.”

– Nerissa

OUTREACH

“I never had plans to go abroad, but ended up taking the opportunity of coming to Hong Kong to work as a domestic worker. I took it on without considering the realities. I met Enrich earlier this year and within a few months I was able to save a little. I'm thankful for many things the workshops made me realise.”

– Malou



Outreach remained a high priority in 2015 as new and existing partners joined forces with Enrich to help spread the word on the importance of budgeting, saving and planning for the future. We introduced Enrich and our programmes to hundreds of migrant domestic workers, employers and students across Hong Kong and launched an interactive mobile application to engage migrant women in a new and fun way.

“Being away from family for 21 years is hard and there have been times when my relationship with my husband was strained. After taking the Enrich workshops, I'm beginning to have plans and preparing for my retirement.”

– Lita



Migrant Domestic Workers

Enrich collaborated with several domestic worker organisations to deliver outreach events to almost 1,000 women across Hong Kong in 2015. Outreach to Indonesian domestic workers remained of high priority as our new Programme Officer forged partnerships with Indonesian associations and we held our biggest Indonesian Independence Day event yet. We also attended Philippine Independence Day celebrations on Chater Road and partnered with Pathfinders and Mission for Migrant Workers to offer financial health checks at two 'Migrant Health Matters' and two 'Give Care to Caregivers' events.



938

reached

9

outreach events

Students

Enrich is committed to raising social awareness amongst Hong Kong's next generation of employers of domestic workers. Which is why we were thrilled to be invited to talk with students from Island School, Li Po Chun United World College and Hong Kong University as well as providing information sessions to primary, secondary and university students visiting the office. We also welcomed a number of students as volunteers and launched our first Hong Kong University internship programme in the summer.



250
reached

3
events

Employers

Enrich shared the importance of financial education for domestic workers with employers at three major events in 2015. The first in May, saw Enrich talk with employers in Discovery Bay on the importance of women's empowerment. Later in the year we held information booths at a welcome event for French expatriate employers at the Aberdeen Marina Club in August, and the hugely popular 'Italian Day at Sandy Bay' market in December.



190
reached

3
events



Moneywise Mobile Application

Bringing in an exciting new era for the charity and taking advantage of the power of mobile technology, an outreach event in December saw the launch of Moneywise – Enrich's new budgeting and savings mobile application. Developed in partnership with JPMorgan Chase & Co's Force for Good Program, the application is designed to help migrant domestic workers visualise their dreams and set realistic targets to help them reach their goals.



70 users downloaded MoneyWise at the launch event



Newly Arrived Migrant Domestic Workers

Perhaps one of the most exciting developments for 2015 came in December when Enrich was invited to provide an introduction to financial education at the Indonesian consulate's welcome event for newly arrived domestic workers. Following the successful event, Enrich has been invited to take part in these events on a weekly basis from 2016 with the potential to reach hundreds of migrant women at the most critical time in their journey as a domestic worker.

Next Steps

- Target newly arrived domestic workers with welcome events and more introductory sessions at consulates.
- Build stronger relationships with employers and expat groups.
- Harness volunteer capacity of students and expand our schools network.

ADVOCACY AND COMMUNICATIONS



In 2015 we continued to promote domestic worker rights and raise the profile of Enrich through planned advocacy campaigns, media outreach, and through participation in the influential Domestic Worker Roundtable.



“I always encourage fellow migrant workers to not waste their time here. We all have degrees, and our jobs as drivers and domestic workers are temporary. Through Enrich’s programmes, we can improve ourselves and continue to strive towards our goals. We cannot forget about going home. We have to go home and be innovators in our own ways, in our communities.”

– Weena

Domestic Worker Roundtable

Enrich played an active role in the newly formed Domestic Worker Roundtable in 2015 – a coalition of NGOs, academics and migrant worker associations working to promote the rights of migrant domestic workers in Hong Kong. The coalition, spearheaded by Legislative Council member Emily Lau, met on several occasions throughout the year to strategise action on key domestic worker rights issues. Several media outlets covered key meetings of the group and Enrich represented the coalition at several high-level government meetings in the Philippines in August.



Barclay's Citizenship Day

As one of Barclay's charitable partners, Enrich was invited to host an event for their staff volunteer initiative – Citizenship Day – in March. The panel discussion on the financial vulnerability of migrant domestic workers was opened with a key-note address by The Hon Emily Lau, and followed by discussion from SCMP journalist Kristine Servando, Jennifer Meehan of Fair Employment Agency, and Enrich's Lenlen Mesina. Approximately 40 Barclays employees were present and fundraising in the lead up to the event raised over HK\$10,000 for Enrich.



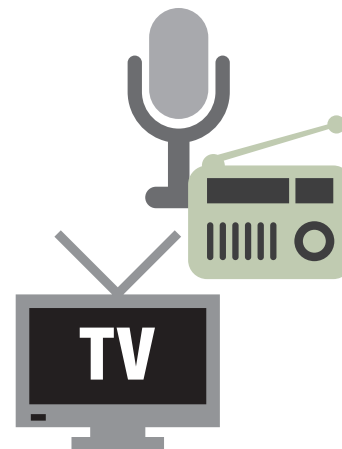
Communication Materials

Enrich's communication materials received a face-lift in 2015. Our 21 new communication materials include banners, an updated syllabus, financial planners and posters translated in English, Bahasa Indonesia, and Chinese. Updated financial planners will be given to participants in the new year and include several money-managing tips and information about Enrich's workshops.



News

Enrich's programmes were covered in numerous media outlets in 2015 with 27 published articles, four radio interviews and two television programmes featuring our work. Alongside our quarterly newsletter we continued to publish relevant and interesting content on our blog, averaging one article every fortnight. We also ramped up our social media coverage with a new Enrich Facebook personality, 'Maria Enrich', and new profiles on LinkedIn and Twitter.



FUNDRAISING



Balance on a Shoestring

Balance on a Shoestring - the biggest addition to our fundraising calendar was launched in March 2015. Almost 50 participants, including teams from Barclays and Lingnan University, balanced a budget of \$83 per day – the amount of money a migrant domestic worker lives off after sending 50% of her salary home. Participants were set real life challenges and dilemmas that would ask them to make difficult choices and decisions. Following the success of this campaign, Balance on a Shoestring will become an annual event for Enrich.



2015 Fundraising Highlights

48 fundraisers raised

HK\$50,000

by participating in
Balance on a Shoestring

Students, teachers and
parents at Discovery Mind
Primary School raised

HK\$2,834

with a fun run



Liza Avelino, Enrich advisor and
migrant domestic worker raised

HK\$10,830.³²

in her attempt to climb Island
Peak in Nepal

Enrich's Project Officer,
Victoria Ahn, raised

HK\$5,416.⁵⁸

by giving up birthday presents

INSTITUTIONAL

Operations Team

Enrich's operations team more than doubled in size in 2015, welcoming talented and passionate professionals to support our outreach, programmes and communications efforts. Resources were invested in team development and staff and training team members undertook training in a range of topics including financial and investment planning, corporate social responsibility and NGO leadership. Some staff members were also paired with a mentor to support their career development.

© Christian Dickgreber photography



Volunteers

In order to expand our capacity we invested time in volunteer resource management in 2015. As a result we welcomed a staggering 81 volunteers to our organisation who worked in varying capacities including mentoring, data entry, translation, outreach, project management, research and fundraising. In total, 1,673 volunteer hours were donated over the course of the year.

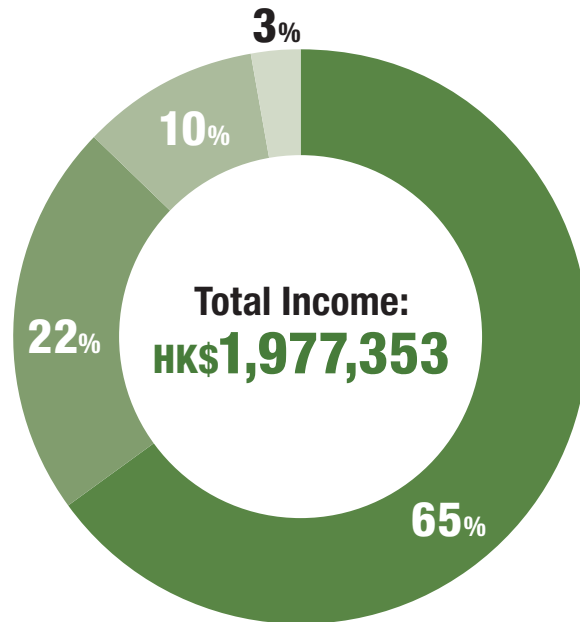


Training Team

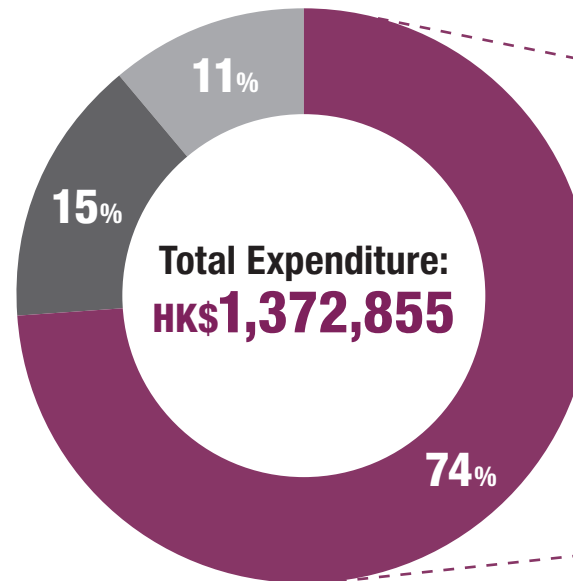
We recruited four new trainers to the Enrich training team in 2015, almost doubling the size of our training team. Each trainer undertook a rigorous induction process including 'train-the-trainer' workshops with existing trainers. We also instigated quarterly trainer meetings to discuss emerging trends and issues facing migrant domestic workers, ensuring workshop content stays relevant and fresh.



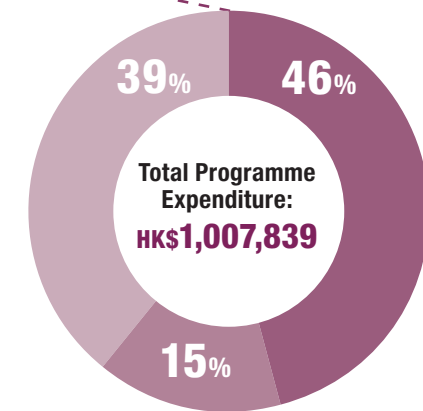
FINANCIAL STATEMENT



- Corporations
- Foundations
- Individuals and Events
- Others



- Programmes
- Fundraising and Communications
- Administration



- Financial Education
- Empowerment Education
- Outreach

Statement of Comprehensive Income

as at 31 December 2015

	Year End 31 Dec 15 HK\$	Year End 31 Dec 14 HK\$
Income		
Donation Income	497,428.25	516,011.73
Funding Income	1,420,897.10	874,749.48
Other Income	59,028.50	47,977.95
	1,977,353.85	1,438,739.16
Less: Expenditure		
Programme	(1,007,839.18)	(541,294.16)
Administration	(153,891.61)	(110,403.92)
Fundraising	(211,123.99)	(78,750.00)
	(1,372,854.78)	(727,248.08)
Surplus/(deficit)	604,498.94	711,491.08

Statement of financial position

	2015 HK\$	2014 HK\$
Current Assets		
Bank Balance	1,619,550.75	1,056,678.14
Other Receivables	15,635.68	8,394.66
Deposit and prepayments	37,537.43	31,349.45
Accounts receivable	30,871.22	–
	1,703,595.08	1,096,422.25
Current liabilities		
Accruals & other payables	(13,585.00)	(10,911.11)
	(13,585.00)	(10,911.11)
Net assets	1,690,010.08	1,085,511.14
Accumulated funds		
Reserve fund	142,806.85	142,806.85
General fund	1,547,203.23	942,704.29
	1,690,010.08	1,085,511.14

OUR PEOPLE

Board Of Directors

Abhishek Rawat

Director and Treasurer

Anjali Harjani-Hardasani

Director of Human Resources
and Operations

Annelotte Walsh

Board Chair

Christina Kautzky

Director

Daisy Dic Sze Tam

Director

Isabelle Ensarguet

Director

Myriam Bartu

Director and Co-Founder
(until June 2015)

Tim Carey

Director

Operations Team

Axelle Modrin

Programme Manager

Emily Halsall

Director of External Relations

Ethel Del Fierro

Accounts Officer

Hyrin Oktavia

Programme Officer (Indonesian Outreach)

Lenlen Mesina

Executive Director

Tynna Mendoza

Programme Manager

Victoria Ahn

Project Officer

Training Team

Agrina Sandri**Apriana Chrisnawati****Betty Listianti****Cecile Morais****Ethel Del Fierro****Lucinda Pike**

Trainers

Ping Somporn Bevan

Senior Trainer

Raul Benjamin Puentesepina

Head of Financial Education

Volunteers

Enrich was supported by 81 volunteers in 2015, to whom we are very grateful. Special thanks goes to:

Armelle Ensarguet**Ella McCoy****Jay Bevan****Joaquin Del Fierro****Jona Puentesepina****Long Hin Shum****Ricardo Caiulo****Sofia Singer**

for data entry support

Chantelle Fister**Lucinda Pike**

for developing our long-term mentoring programme

Clara Chang

for fundraising and communications support

Gia Burgos**Hrisheek Panchmatia****Lilian Lai****Sammy Tsui****Virpal Kaur**

for research support

Iriz York

for communications and programmes support

Ivana Suradja**Jio Rina Lookman****Marilyn Janice****Pritya Pravina**

for Indonesian translation and outreach support

Kay Dulay

for collating our impact evaluation and baseline survey findings

Help for Domestic Helpers team from the Li Po Chun United World College, for outreach support

Pristine Remolona

for the development of Balance on a Shoestring

Sarah Ives

for administrative and programmes support

Sonia Tsang

for Chinese translation support

OUR PARTNERS

Major Donors

who gave HK\$10,000 or more

American Chamber of Commerce
American Women's Association
Barclays
BlackRock
BNP Paribas
Euroclear
Google
Marden Foundation
Aasha Pai
Kylie Uebergang

Programme Partners

Association of Concerned Migrant Workers
Bayanihan Kennedy Town Center
Caritas Asian Migrant Workers Social Service Project
Christian Action
Consulate General of Indonesia
Cornerstone International Church of God Hong Kong
Couple's for Christ (Tsuen Wan group)
Equal Opportunities Commission
Helpers for Domestic Helpers
Indonesia Methodist Church
International Domestic Workers Federation
Island School
La Petite Enfance
Lingnan University
Maid for You
Methodist International Church
Mission for Migrant Workers
Pathfinders
Philippine Consulate General
Philippine Overseas Labor Office
Sophro Sense
St. Jerome's Church
St. Paul's church
TCK Learning Centre for Migrant Workers
UCKG HelpCentre
Union of Nepalese Domestic Workers
Vine Church
YMCA of Hong Kong
YWCA (Centre of Learning and Life Enhancement)

Supporting Partners

Ales Group Asia Limited
Asian Charity Services
a + b = 3 Ltd
Barclays
Bauhinia Solutions
Credit Suisse
EXS Capital
Fair Employment Agency
HelperChoice
HelpWise
Hong Kong Accueil
Italian Women's Association
JP Morgan Chase & Co
Justice Centre
King & Wood Mallesons
Paul Hastings LLP
PIL Net
PricewaterhouseCoopers
Ropes & Gray LLP



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