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ANNUAL REPORT

Enrich HK 鏞匯學院



Highlights

Our 2024 Annual Report outlines the activities, programmes and impact we achieved in 2024.

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

- 1 | 2024 in review: Highlights and Impact**
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Welcome & Reflection on 2024

Letter from the Interim Executive Director

Dear friends, supporters and partners,

2024 has been a year of meaningful transition and renewed momentum at Enrich. We are grateful to Lucinda Pike, our Executive Director for the past 9 years, for her leadership and dedication in bringing us through all our achievements! As she stepped down in early 2025, I am honored and proud that our team has emerged strong, focused, and deeply committed to our mission and strategy.

We kicked off the year with a fun-filled day at Hong Kong Disneyland through the generous support of Li Ka Shing Foundation, significantly expanding our outreach and connection with migrant domestic workers (MDWs), in fresh and meaningful ways.

Empowering MDWs remains our core focus. Our weekend workshops welcomed an overwhelming attendance of new participants – thanks to our dedicated Alumni Ambassadors! The impactful nature of our programmes is validated by our annual survey data, indicating that 98% of MDWs agree that financial education is important to them. Our inspiring alumni stories are a testament to our transformative work.

In commitment to our strategy to inform and influence, we launched a collaborative project together with our partner NGO, Pathfinders, the 'My Extra Special Aunty' book. It celebrates the bond between Hong Kong families and their domestic workers from a child's perspective, encouraging empathy and respect.

As we strengthen sustainable funding to support our work, we continue to highlight the growing challenges that MDWs face, while underscoring their immense contribution to society. We are continually enhancing our programme offerings, developing a robust governance framework, and forging strategic partnerships that create positive impact that is shared, lasting and tangible.

Looking ahead, I'm filled with gratitude for our community, our partners, and every individual who believes in the power of financial education and empowerment. Thank you for your trust and for walking this journey with us!

Warmly,
Tynna Mendoza



2024 in Review: Highlights and Impact

1. Our Vision, Mission and Strategy
2. Key Outcomes and Achievements
3. Main Activities and Output

Our Vision, Mission and Strategy

We envision a world where

Everyone is Financially Capable to Pursue their Dreams

Our mission is to empower migrant domestic workers to

Transform Their Lives Through Financial Education and Personal Development Programmes



We Inform Individuals

Create campaigns & work with the public to spread awareness for workers' well-being as part of our external activities



We Empower Migrant Workers

Educate & empower our students through our core programmes

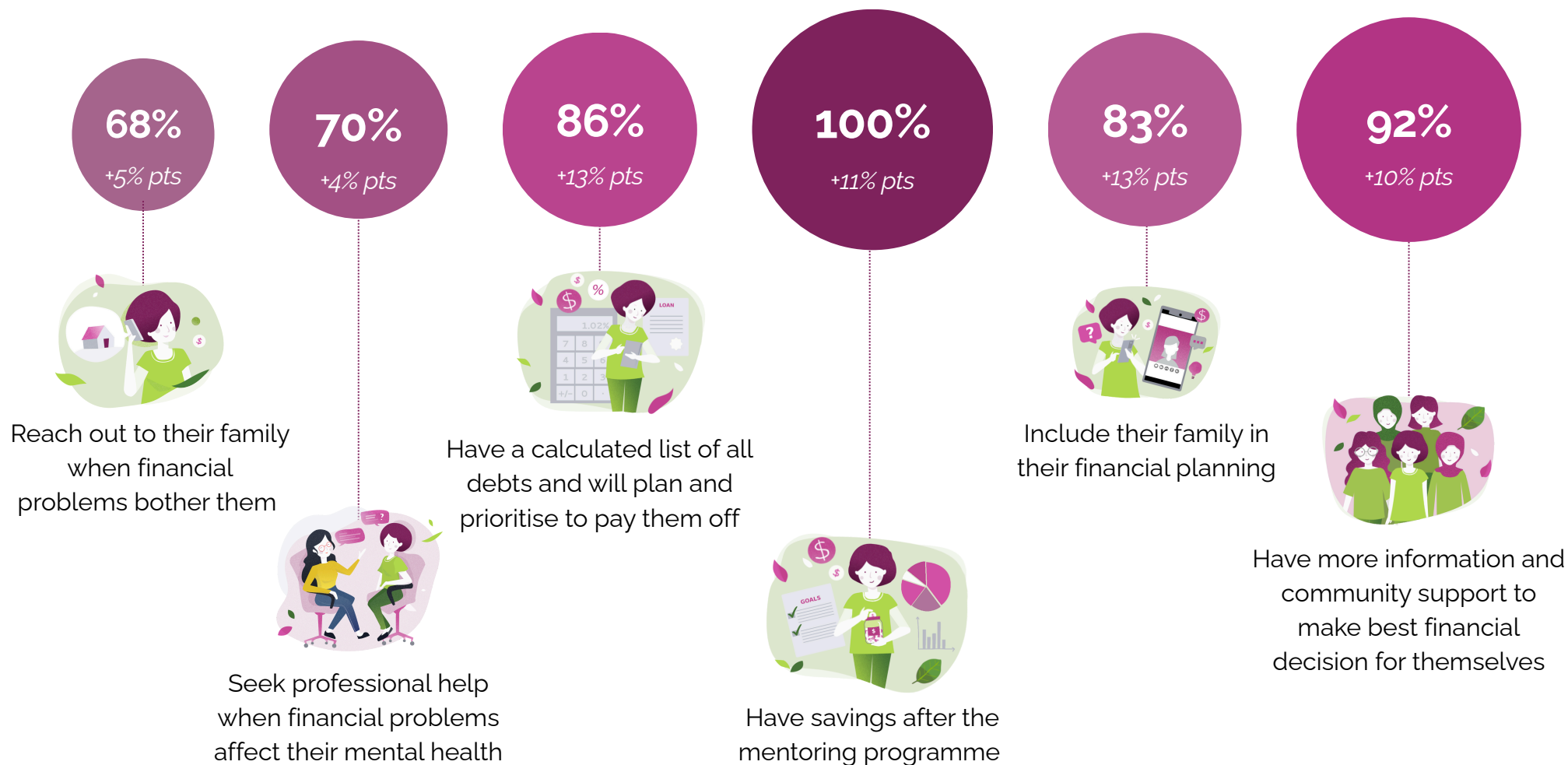


We Influence Institutions

Collaborate on programmes & share information to inform and influence system change as part of our external activities

Key Outcomes in 2024

Our programmes continue to be highly effective and make an impact.



Key Achievements in 2024

Our programmes' impact exemplified in graduates' testimonials.

Enrich has been truly exceptional for me, especially for us beginners to realize what lies ahead in our future. Before, I didn't understand how to manage money or start a business - I only deposited into a savings account. Since joining Enrich classes, I enrolled in the government bonds programme at the

bank in August and began saving for the long term and building an emergency fund. It has been amazing.

I hope more friends take Enrich classes and learn from this wonderful organization, so we as family breadwinners do not regret our financial choices. Thank you to everyone at Enrich, to the founders, to Ms. Ira, and all the dedicated patient instructors. I am truly grateful and hope Enrich continues to grow and be widely recognized. Thank you.

- Jenny Mujiani, Enrich 2024 Graduate



My Enrich story goes like this. I am now more knowledgeable and vigilant in managing my finances. I prioritize needs over wants, save before spending, and consistently track personal and family expenses. I've also learned to say no when necessary.

Things are going well, and I feel one step closer to turning my dreams into reality. My goal is to start my own business in 2027. Thank you, Enrich, for these incredible opportunities for MDWs like us. I've learned so much from this community, and we are truly fortunate for these free courses. They've helped me mentally, emotionally, and financially, and I'm on my way to being debt-free.

- Jonesa Uñada, Enrich 2024 Graduate

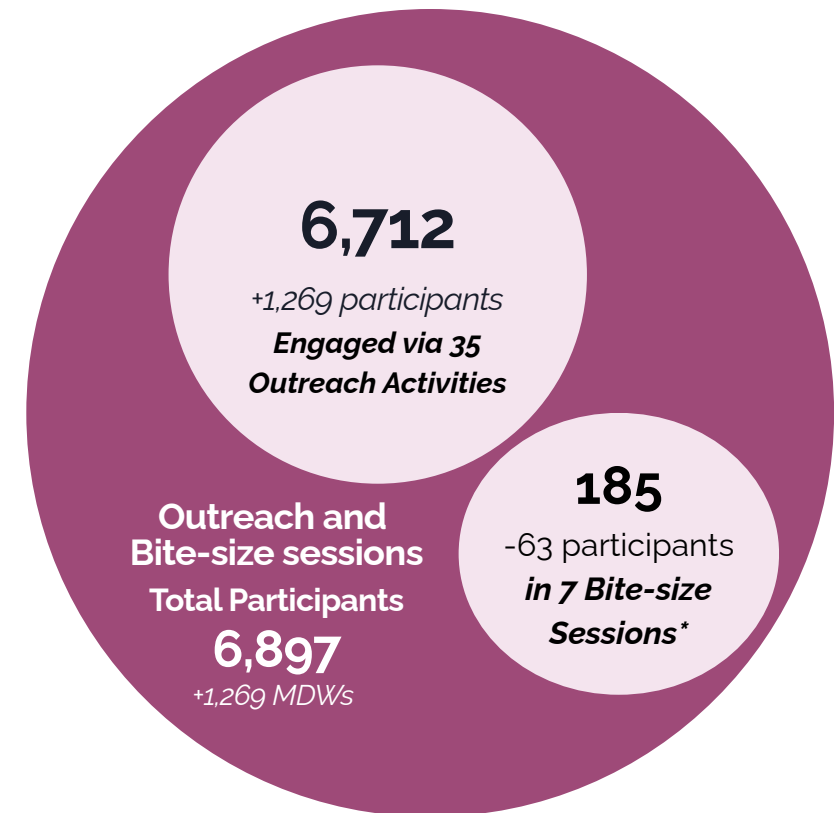
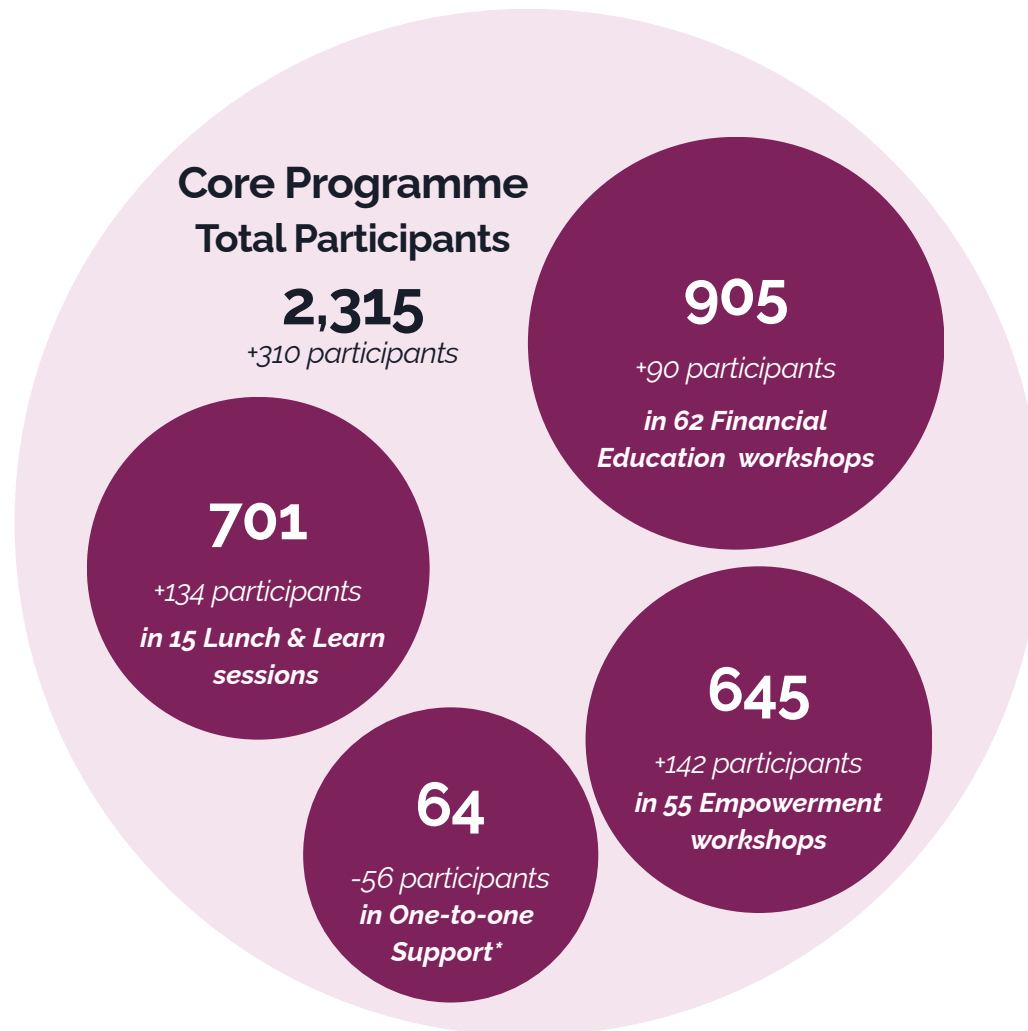


Snapshots from our 2024 Graduation



Main Activities & Output

More migrant domestic workers (MDWs) reached than ever



9,212 MDWs reached
+1,579 from previous year

*We implemented a rigorous screening process in our one-to-one financial consultations for debt management and activated the referral pathways with partner NGOs for complex cases, which significantly reduced our intake numbers. We also prioritised outreach activities over bite-size sessions this year.

The background image shows a classroom setting. In the foreground, two students wearing hijabs are standing and looking at a whiteboard. One student is holding a red marker. The whiteboard has handwritten notes in Indonesian, including "gaji : S.200", "Pengeluaran", "Kirim. Indo : 300", and "m". There are also some notes in English on the whiteboard, such as "Empower 2007", "Have thank you to all the Enrich Team & the Bismillah. Love", and "Budget Bk. Feb 2024". In the background, three other students are sitting at a desk, working on laptops. The room has large windows and a printer on a shelf.

Stories of Change

1. Insight into MDWs' Financial Health
2. The Typical Journey of MDWs in Hong Kong
3. Alumni Spotlight: Nyoman's Story
4. My Extra Special Aunty
5. Alumni Spotlight: Sofia's Story

Insight into MDWs' Financial Health

Financial education continues to be a key challenge for 368,000+ MDWs' economic independence and overall well-being.

Of those with debt,

81%



pay \$1000-4000 per month,
at a minimum of their monthly income



79%

are not ready yet to return home
in order to retire/
set up their own business

29%



are **financially literate** and

98%

agree **financial education** is important

Talking with family about financial matters is culturally difficult and

1/3

report they **don't talk about money issues with family** in detail or at all



77%

of MDWs are
actively saving



81%

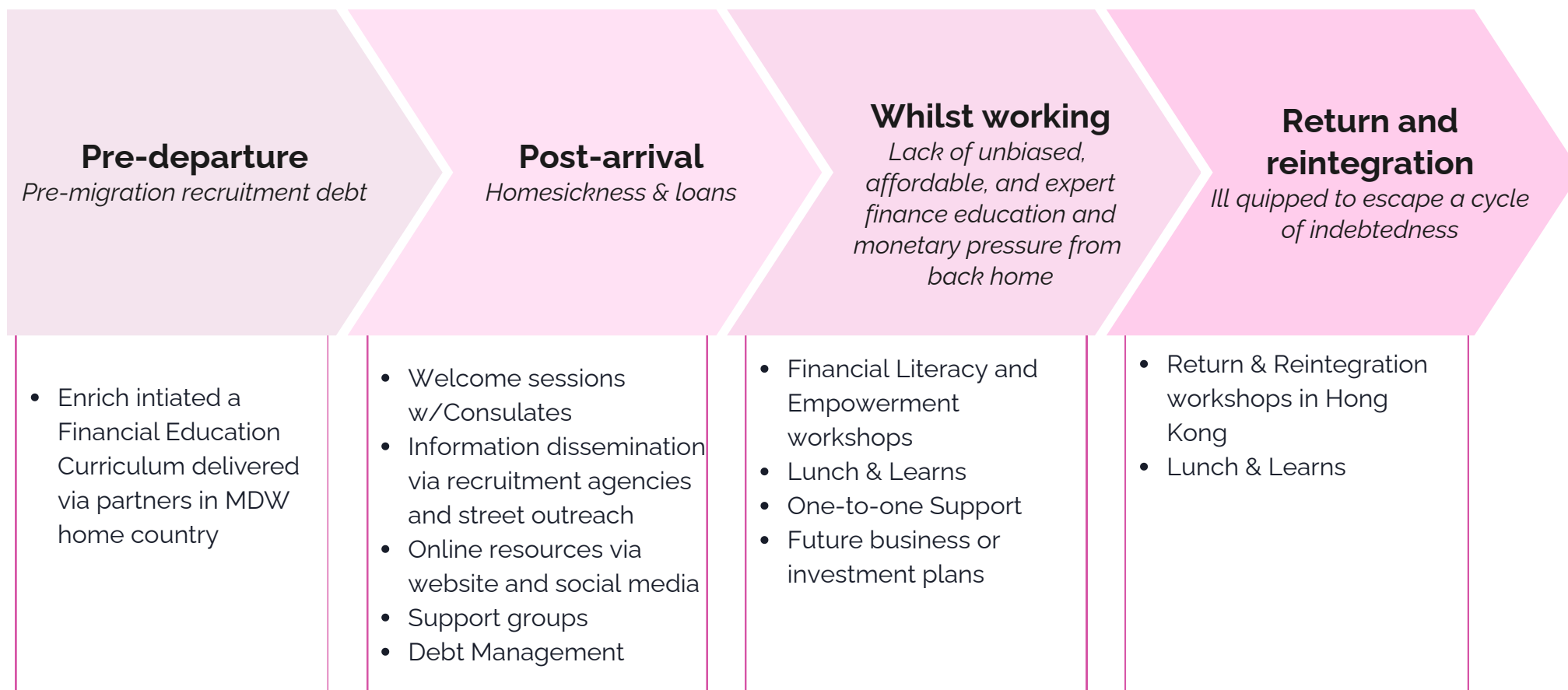
of MDWs reported having
low depression

Surveyed MDWs are on average 40 years old and work 13 hours per day

The Typical Journey of MDWs in Hong Kong

Empowerment Through Financial Literacy

Migration Milestones >>



Enrich's Interventions

Alumni Spotlight — *Nyoman's Story*

Financial education changed Nyoman's life. Now, she's changing others'.



Discovering Enrich after 10 years of working in HK

She graduated from our programmes in 2017

Nyoman came to Hong Kong from Indonesia with big dreams and even bigger responsibilities. For ten years, she worked as a domestic worker, determined to build a better future. Then she found Enrich.

At her first workshop, Nyoman discovered a safe space to talk about money with openness and vulnerability. She kept joining one workshop after another until she graduated. She went on to become an Enrich Ambassador where she led outreach efforts, spoke at the Indonesian Consulate, and inspired new arrivals with her story.



Enrich Ambassador and Spokesperson

Leading outreach efforts and inspiring newly arrived MDWs



Now a Business Owner

Leveraging the knowledge and tools she got at Enrich, she now runs a catering supply to 21 shops and a bakery.

Her dream evolved: from working in a company to building her own. In 2018, Nyoman returned to Indonesia — confident and equipped. Today, she runs a thriving food business: a fried rice stall and makes spring roll chips that are distributed to 21 shops and a bakery,

Financial education changed Nyoman's life. Now, she's changing others'.

Visibility, Voice, and Inclusion

"My Extra Special Aunty" —



A children's book celebrating migrant domestic workers through art and storytelling—told from a child's perspective.

Family Fun Day and Book Launch, 11 May 2024 – A heartwarming event inspired by the children's book *My Extra-Special Aunty*, authored by Joanna Bowers, illustrated by Cristina Cayat and Noemi Manguera from the migrant artists collective, Guhit Kulay International.

Hosted by Asia Society Hong Kong, the event featured animated book readings and creative activities for children and their "aunties." The book is Hong Kong's first children's book showcasing artistic talent from migrant domestic workers.

Families were encouraged to attend with their domestic workers to foster empathy, kindness, and mutual respect. All book sale proceeds were donated to Enrich and Pathfinders, supporting migrant worker empowerment.

The event promoted inclusive storytelling, cultural appreciation, and stronger family-worker relationships.



This joint initiative with Pathfinders, bridged generations and cultures, inviting children to see their caregivers not just as helpers, but as artists and mentors.

My Extra Special Aunty

Family Fun Day and Book Launch



Alumni Spotlight — Sofia's story

From a timid participant to a confident Enrich Ambassador.



Feb 2023

*Enrich ambassadors meet
Sofia via street outreach*



Dec 2023

*Sofia successfully completes Financial Mentoring
Programme with Myles as her mentor*

Before Enrich, Sofia was financially lost. She had several bank loans in the Philippines and in Hong Kong. Through Enrich workshops, she managed to take control of her finances, follow through with a plan to prioritise her financial obligations. With self-discipline and patience, she settled all her loans in one year.

Sofia then started building her emergency fund and long-term goals for her family and future business. Her journey reflects the transformative power of financial education to those who often face systemic barriers to economic independence.

Oct 2024
*Sofia graduates from
Enrich's Financial &
Empowerment
Education Programme*



She is now an active Ambassador of Enrich. Her story is not unique; it represents the ripple effect of our work, where one empowered woman becomes a catalyst for change in her community.

A background image of a meeting room. Several people, mostly women wearing hijabs and face masks, are seated around a long white table. They appear to be in a meeting or workshop. On the table are various items like papers, a laptop, and a water bottle. The room has a grey wall with several framed artworks. A sign on the wall says "PLEASE TURN OFF LIGHTS BEFORE LEAVING".

Programmes and Innovation

1. **Ambassadors of Change: Enrich's Peer-led Impact**
2. **Our Programmes Explained**
3. **Beyond the Classroom: 2024 Outreach Activities**
4. **Operations Update**

Ambassadors of Change: Enrich's Peer-led Impact



*"I used to be afraid to speak up.
Now I help others find their voice
and financial freedom"*

-Enrich Ambassador

Who they are

Enrich graduates who are
trained in public speaking
and
peer mentoring

87

Ambassadors

+13 in 2024

7 training sessions



What they do

Lead outreach activities in parks,
churches and consulates
Share personal stories to inspire
trust & participation

160 hours

of Engagement

33 street outreach sessions

6,474 peers reached



Why it matters



Trust starts with shared experience

MDWs connect more easily with someone who has
lived their journey, and has the same background,
language and similar struggles.

Real stories inspire real change

Ambassadors share how they overcame challenges,
sparking confidence and action in others.

Peer-led outreach breaks barriers

By meeting MDWs in familiar places, ambassadors
make learning feel safe, relevant, and accessible.

Ambassadors of Change: Enrich's Peer-led Impact



Our Programmes Explained



One-to-One Support

64 participants

Personalised guidance from professionals.



Lunch & Learn

701 participants

Informal learning sessions on key topics.

Financial Education Programmes

905 participants



Money Wise Migrants

Introduction to budgeting & saving, and healthy financial habits.



Growing My Money

Practical guide to investing, risk and returns, and long-term financial growth.



Setting Up My Business

Step-by-step support for planning and launching a small business.

Empowerment Education Programmes

645 participants



Speak Up

Builds confidence in public speaking and assertive communication.



Money & Family

Guides how to balance family financials and personal goals.

Our Programmes in Action



 enrich



 enrich



 enrich



 enrich
鏞滙學院

Beyond the Classroom: 2024 Outreach Activities

Social Media & Online Presence



Facebook

25K

English & Bahasa
Followers
+2k

67K

page visits
+26k

26K

reach



Instagram

1.3K

Followers
+200

1.3K

profile visits
+1k

2.5K

reach

Strategic Outreach

ReThink Expo

Sustainability in Action

Showcased migrant domestic workers' economic role while supporting the UN SDG & ESG goals.



Caritas Outreach

Community Connection

Joined charity bazaars to offer mini workshops and reach new audiences.



Li Ka Shing Foundation & Hong Kong Disneyland

Disney tickets give-away

Through a generous sponsorship by the Foundation, 500 MDWs received complimentary Disneyland ticket packages including transport and meals, as a gesture of appreciation for their vital contributions to local families.



New Partnerships

Foreign Correspondents' Club Hong Kong (FCC)

"Media Ally"

As their charity partner, Enrich gained visibility and volunteer support from journalists.

Being Neighbourly

Cross-Cultural Dialogue

Co-hosted inclusive workshops to MDWs that offered practical financial management tools, while promoting empathy and trust.

Other Operations Update —

Towards operational maturity

Internal Processes

Team expansion

Protocols & Growth

We introduced a new onboarding protocol to streamline the integration of new team members. This year, we welcomed a Curriculum Development Specialist and a Fundraising and Communications Officer to expand our expertise and advance our mission.



Policy Refresh

Financial governance

Updating policies

We enhanced our financial governance by updating policies and procedures related to Reserves, Anti-Money Laundering, and Risk Management. Investments were also made to improve digital efficiency and cybersecurity.



Monitoring & Evaluation

Impact tracking

Sourcing data

Our impact tracking tools were refined to better capture quantitative and qualitative outcomes from the Financial Mentoring Programme and our workshops. For example, the graduation survey, our primary source of impact data, was revised to improve relevance and accuracy.



Leadership Transition

Smooth transition

New Executive Director

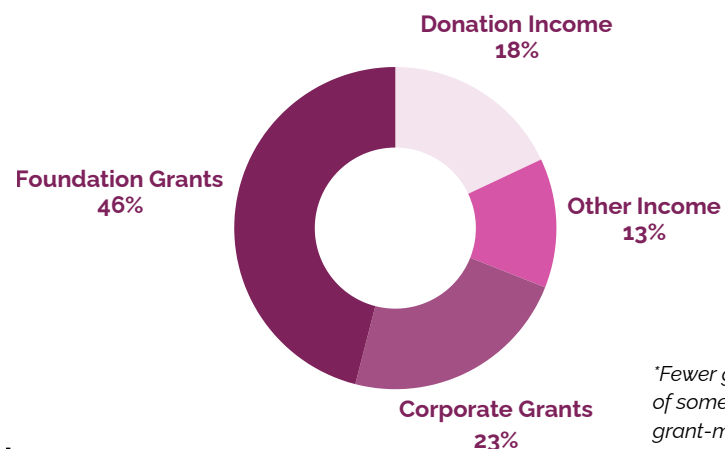
In June, Enrich announced Lucinda Pike's stepping down from the ED role, remaining in post until February 2025, to support a smooth transition. The search for the new Executive Director continued through the year.



Financial Snapshot



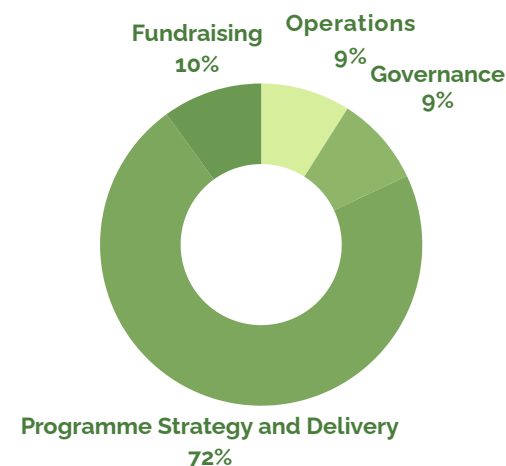
Financial Snapshot



Income 2024

Statement of Comprehensive Income
(as of 31 December 2024)

	2024 HK\$	2023 HK\$
Income		
Donation Income	361,436	374,981
Funding Income	1,339,651	4,143,920
Other Income	259,305	95,896
	1,960,392	4,614,798
Less: Expenditure		
Programme	- 3,051,524	- 2,604,580
Programme Strategy	- 441,735	- 404,150
Fundraising	- 483,869	- 454,470
Governance	- 419,779	- 413,578
Operations	- 459,570	- 402,129
	- 4,856,477	- 4,278,907
Surplus (deficit)	- 2,896,085	335,891



Expenses 2024

Statement of Financial Position
(as of 31 December 2024)

	2024 HK\$	2023 HK\$
Current Assets		
Cash and Bank Balances	4,316,690	7,296,173
Accounts Receivable		
Other Receivables	9,010	9,748
Deposits and Prepayments	29,146	30,386
	4,354,846	7,336,307
Current Liabilities		
Accruals & Other Payables	- 34,957	- 120,753
	- 34,957	- 120,753
	4,319,889	7,215,554
Accumulated Funds		
Reserve Fund	142,807	142,807
General Fund	4,177,082	7,073,168
	4,319,889	7,215,974

Looking Ahead

Key Priorities for 2025 & Call to Action

Priorities for 2025 and How You Can Support Us

Priorities for 2025:



Sustainable Funding Support

Seek out multiple streams of revenue and cultivate relationships with a broader range of stakeholders, including local businesses, foundations, and community clubs, to create a robust support network.



Leadership Transition

The onboarding of our new Executive Director will be a top priority to maintain continuity and enhance our fundraising initiatives, supporting the organization's financial stability and growth.



Public Engagement

A new advertising campaign in partnership with MTR will be launched to raise awareness of Enrich's services and reach a broader audience of migrant domestic workers.



Programme Innovation

We will pilot a newly developed curriculum designed to enhance the relevance and impact of our financial and empowerment education programmes.

How You Can Support Us:



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.



Sponsor a migrant domestic worker

Provide a scholarship for the full Enrich programme for just HK\$2,000 or even just one financial workshop for HK\$500. You can even sponsor your own helper.



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.



Volunteer

Share your professional expertise by joining our outreach activities or signing up as an Enrich mentor for a migrant domestic worker.

Acknowledgements

1. Funders and Partners
2. Our Team
3. Trainers

Funders and Partners

With heartfelt thanks to our funders and partners, whose belief in our mission makes financial education possible for migrant domestic workers. Your support keeps our work strong and growing.

Thank you for powering our programmes. Your backing enables us to deliver essential services today and supports our future development.

Funders



Partners



Our Team

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

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 & Committee Member

Grace Davis,
Director & Committee Member

Carmen Lam,
Director & Committee Member

Operations Team

Lucinda Pike,
Executive Director

Tynna Mendoza,
Director of Programmes

Catherine Durant,
Director of Operations

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

Fred Chann,
Curriculum Development Officer

Asel Raul,
*Fundraising and
Communications Officer*

Special thank you to our 2024 Fundraising Committee Members:

Grace Davis
Carmen Lam
Willem Bark

Special thank you to our 2024 Programmes Committee Members:

Lucy Jordan
Kilian Chan
Tim Wiseman
Carmimi Lam
Pat Dwyer

Trainers

Our trainers deeply engaged with all 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 inspire our team and community everyday and throughout the year.

Our 2024 Trainers

Anna Evans
Andi Rini Poernomo
Cecile Morais
Christy Themar
Dedy Kristanto
Des Morales
Eeyan Villamarin
Esther Guevara
Jennifer Maranan

Jonathan Wong
Judi Puentespin
Marinel Pritchard
Medya Putri
Ping Bevan
Pritya Pravina
Puteri Malonda
Raul Puentespin
Renny Hadini

Sarah Jane Hewson
Susan Edwards
Supriya Chavan
Sheetal Sarup
Vini Damayanti
Weffy Muller



THANK YOU

*This report was made possible by the dedication of our volunteers,
Chris Alsleben and Rainbow Cheng, who played a key role in both its writing and design.*

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