

# insight

Opportunity Newsletter

NOVEMBER 2012

IN THIS ISSUE  
INVESTING IN YOUTH  
WHO, WHAT, WHERE  
SOMETHING BIGGER



SPECIAL FEATURE

## CHANGE AHEAD

Strengthening communities with clean water, healthcare and education



Opportunity International  
AUSTRALIA



Dear friends

As the year draws to a close, it's a great time to look back at what has been achieved, and also what exciting possibilities lie before us. In the past couple of months, I've been both amazed and encouraged by the progress that is being made in the communities we work in.

Can you imagine having to live for months at a time without safe drinking water? For more than 700 million people around the world, this is a reality. In this issue, you can read about some of the community development programs that are currently helping poor communities to further benefit from small loans and make significant changes, such as a well restoration project in Sabu, eastern Indonesia.

Another project I'm excited about is the Youth Apprenticeship Program in Ghana. The Opportunity Network has a strong history in Ghana and I'm delighted that we will be able to reach out to many more families who are desperately in need, helping young people who are working to secure a better future where they won't have to live without food, clean water and sanitation.

On that note, I want to thank you for your support – it makes our impact through microfinance and community development programs possible. Together, we are giving families and whole communities the opportunity to work towards a brighter future.

Warmly

**Robert Dunn**  
Chief Executive Officer



**CHANGE AHEAD**

**Small loans help people to start their own business so they can afford to provide for their family's daily needs. But when a community lacks access to clean water, education or adequate healthcare, it can be difficult to make the most of this new income. Sickness can stall families from progressing out of poverty by absorbing funds and destroying business operations.**

**This is where community development programs come in...**

Community development programs operate under the principle that poverty is not always due to a lack of financial access; it can also be the result of limited infrastructure or opportunity. For small loans to have the maximum impact possible, they must work hand-in-hand with community development programs – initiatives that help families in areas such as health, education, water and sanitation.

Many of our partners provide tailor-made services for the communities they work with, while others partner with specialist providers of these services. Either way, they address the specific needs of the families in their region and ultimately help more people to leave poverty behind. Community development programs help to consolidate changes that can be made with a small loan.



## WELL DONE

Sabu is one of the poorest and most remote islands in eastern Indonesia. Many of the villages' water wells are inadequately lined so in the dry season, from June to September, the wells go completely dry. This means families are left without safe drinking water for months at a time, leading to serious illness and disease. To change this, Opportunity's partner in Indonesia, Tanaoba Lais Manekat (TLM), has rolled out a well restoration project. On average, 10-15 families can access one well, which means that between 50-75 people are reached by each rehabilitation (with the average family being made up of five people). So far 11 wells have been restored, providing clean water for several villages and hundreds of people all year round.

**TLM HOPES TO RESTORE 39 WATER WELLS ACROSS EASTERN INDONESIA OVER THE NEXT THREE YEARS.**

## HEALTH CONSCIOUS

As India's population continues to grow rapidly, the country faces unprecedented health challenges, such as the spread of disease and maternal mortality. The Healing Fields Foundation, our partner in healthcare in India, is working to improve health conditions in poor areas across the country by making healthcare more accessible to families through the Community Health Facilitators program.

Studies show that in India, 70 percent of common illnesses that require hospitalisation are preventable. The Community Health Facilitators program trains women from local communities in healthcare so that they can go on to train others. The program empowers women to take responsibility for their family's health and wellbeing, teaching them about illness prevention, basic health treatment and so on. It is estimated that one health leader can train 200-300 other women within their first six-month internship, impacting hundreds of families and changing thousands of lives.

## KNOWLEDGE KNOWS NO BOUNDARIES

Small loans promote intergenerational change by opening up new opportunities for the children of clients. In the Philippines, our partner Alalay Sa Kaunlaran, Inc (ASKI), offers a hand up to children whose parents can't afford to send them to school or college.

ASKI provides low-cost education loans that are currently helping 260 children attend school, ultimately giving them the opportunity to work towards a brighter future. With a sound primary and high school education, children from poor families are given a chance to go on to university, helping to break the cycle of poverty permanently. An education doesn't just give children the skills and knowledge they need to follow their dreams – a study by the Organisation for Economic Co-operation and Development (OECD) found that it also promotes better health and living conditions and encourages gender equality.



**Community development programs help whole communities to make significant changes. If you would like to help provide opportunities to families with no other way to break the poverty cycle, you can take action on the donation form on the inside back cover.**

# Investing in youth

**An innovative training program in Ghana is helping vulnerable and disadvantaged youth gain skills and expertise in a trade and the day-to-day running of a business – setting them up for a lifetime of opportunity.**

Ghana, located on the west coast of the African continent, is rich in mineral resources. Despite this, almost 30 percent of the population still lives in extreme poverty. A lack of education is a significant barrier for many people looking to break free from poverty, with the average adult only having spent 3.9 years in formal education. Currently over 1.1 million primary-school aged children in Ghana are not receiving an education.

With many families unable to afford to send their children to school, there is a large proportion of the Ghanaian population which has no skills or job prospects. The problem is particularly prevalent amongst girls – who, on average, receive half the years of schooling that boys do.

A lack of education significantly limits future employment options and further entrenches poverty amongst struggling families. To overcome this, Opportunity's local partner, Sinapi Aba Trust (SAT), is expanding its Youth Apprenticeship Program and working to empower the next generation.

## Youth Apprenticeship Program

The Youth Apprenticeship Program has been running since 2003, giving over 850 young people, aged between 15-25, some of the tools they need to break free from poverty and transform their future. Without a program like this, young people in Ghana aren't just susceptible to extreme poverty; they are also at risk of involvement in criminal activities and substance abuse.

The program equips young people with both entrepreneurial and employable skills. Over the course of three years, students are taught a trade and then paired with a 'trademaster' who works in their field, passing on hands-on experience and acting as a mentor. The types of trades that are undertaken vary, from hairdressing to bicycle repair and even photography.

As well as learning a trade, students are taught how to run a small business and are given workshops in sound business practice, covering topics such as market analysis, product pricing, care of customers and the cultivation of savings.

After successfully graduating from the program, students are eligible to take out a loan with SAT and start their own business. SAT will be making saving facilitates available to graduates shortly as well.



## Kwaku's story

20-year-old Kwaku Emmanuel joined the Youth Apprenticeship Program as a carpentry apprentice in February 2012, choosing the carpentry trade "because of the numerous opportunities and prospects it offers."

Growing up, Kwaku's parents worked as subsistence farmers and were barely able to meet the basic needs of their children. The family lived in Wa, one of Ghana's poorest regions in the north. Because his parents couldn't afford to send them to school, Kwaku and his brothers spent their childhood working on the farm, too.

To try and escape poverty and forge a better future for his family, Kwaku migrated to southern Ghana and began working on a cocoa farm with the hope of saving money to gain an education. Unfortunately the meagre income he earned meant that he was barely able to survive, let alone save.

At the beginning of this year, Kwaku discovered the Youth Apprenticeship Program offered by SAT and quickly joined. SAT funded Kwaku's apprenticeship fees and carpentry tools, enabling him to learn the trade under a trademaster, Thomas Kwadwo Boateng, in Kumasi, who specialises in doors, window frames, wardrobes and other furniture.

Just six months into his apprenticeship, Kwaku is now Chief Apprentice. He loves his work and appreciates the support he receives from SAT and his trademaster.

"I believe I would still be a struggling labourer in the village with no secured future had it not been for this opportunity," he says.

After finishing his course, Kwaku aspires to master his trade and open his own shop, eventually training other vulnerable youths in his village and providing them with the skills they need to leave poverty behind. At such a young age, Kwaku has the opportunity to make a big difference in not only his family's lives, but his entire community.

### Who is Sinapi Aba Trust?

Sinapi Aba Trust (SAT) currently serves over 130,000 people across 570 Ghanaian communities, helping the poorest of the poor through financial and non-financial services. Established in 1994, its mission is to serve as the 'mustard seed' through which opportunities for business development and income generation are given to the economically disadvantaged, helping transform lives.

SAT provides clients with a range of loan types as well as a suite of community development programs. Alongside the Youth Apprenticeship Program and basic business training for loan recipients, SAT also offers HIV/AIDS education training and counselling services. It is estimated that between 230,000 and 300,000 people are currently affected by HIV/AIDS in Ghana.

### Future plans

With the help of Opportunity, SAT plans to expand the Youth Apprenticeship Program across Ghana to have an intake of 500 participants in 2013, 200 more than in 2012. You can be one of the first to support this expansion and make a life-changing difference in lives of young people throughout Ghana.

All people like Kwaku need is a chance, and equipped with training and the capacity to start a business, they can begin to change the future of their family and community forever.

**The Opportunity Network works in other countries in Africa such as Rwanda and Malawi. You can help people the tools they need to grow small businesses and leave poverty behind – please make a donation via the form overleaf.**

### Ghana facts

**Population of 24 million**

**Over 1.1 million primary-school aged children are not in school**

**Almost 30% of the population lives on less than US\$1.25 a day**



## Who, what, where?



### FLYING HIGH

By giving customers the option of donating \$5 to Opportunity per transaction, online travel agency Jetabroad has raised almost \$100,000 for families struggling in poverty. This amount is equivalent to 1,750 small loans! Given that the average family in the developing regions where we work is made up of five people, this means that the equivalent of 8,750 people have been given the chance to leave poverty behind. Thank you Jetabroad!

To get involved, visit [www.jetabroad.com.au](http://www.jetabroad.com.au)



### VOICES FOR JUSTICE

In September 2000, the 189 member states of the United Nations signed the Millennium Development Goals (MDGs), declaring that they would “spare no effort to free our fellow men, women and children from conditions of abject and dehumanising poverty.”

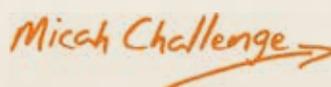
In recent years, the Australian government has taken significant steps in the effort to alleviate global poverty. The aid budget has been increased despite tough economic times and poverty is present on the political and media agenda more than ever before. But there is still much more that needs to be done in response to the injustices that so many families in our global community face every day. The 2015 deadline is looming.

From 15-18 of September, Micah Challenge (a global Christian movement in support of the MDGs) held their annual *Voices for Justice* gathering in Canberra, meeting with members of parliament to encourage them to show their support for the MDGs and Australia’s role in helping developing countries to work towards a better future.

As Micah Challenge notes, “We can’t afford to relax our advocacy efforts now – we must continue to take the cause of the world’s poorest people into the halls and corridors of Parliament House.”

Many politicians were receptive to the message of increased and better aid, with Gary Humphries, Kevin Rudd, Rob Oakshott, Peter Garrett and Lee Rhiannon all speaking in support of Micah Challenge.

To find out more about Micah Challenge and the *Voices for Justice* gathering, go to [www.micahchallenge.org.au](http://www.micahchallenge.org.au)



### FOOD FOR THOUGHT

Food lovers were able to ‘eat, drink and be generous’ in honour of the UN International Day for the Eradication of Poverty on 17 October. This year saw supporters host anything from a high-tea to a dinner and quiz night, with one fundraiser even spending the month as a vegan! At the time of print, **Food for Thought** events around the country have raised more than \$40,000 for families living in poverty in India. This amount is enough to help approximately 700 families start a small business! Our thanks to everyone who took part.

### DO YOU FOLLOW OPPORTUNITY ONLINE?

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Want to give  
**something bigger** *this year?*



**Tired of giving the same old gifts at Christmas?**

Then take a look at **Something Bigger**, Opportunity's charity gift catalogue. It's a way for you to give a gift that will not only put a smile on the face of those who receive it, but also change the lives of people living in poverty. Whether it's a couple of fluffy ducks or a handy handloom, all proceeds from **Something Bigger** will help us reach out to more families who desperately need our help.



*A month's food for a buffalo \$50*



*A fishing boat \$321*



*A vegetable farm \$96*

**To check out all the gifts, go to [www.somethingbigger.org.au](http://www.somethingbigger.org.au)**

Opportunity International Australia provides people living in poverty with the opportunity to transform their lives. Offering a hand up rather than a hand-out, we use a sustainable approach to solve poverty – empowering families through community development programs and loans as small as \$100 to help them grow their own small business. These services mean that families no longer have to struggle to afford food, water, healthcare and an education for their children. Inspired by Jesus Christ's call to serve the poor, we seek to help people regardless of their gender, ethnicity or religious affiliation. Our desire is to see families break free from poverty – for good.

Opportunity International Australia is fully accredited by the Australian Government's Overseas Aid Program (AusAID). We are a member of the Australian Council for International Development (ACFID) and are a signatory to the ACFID Code of Conduct. We would like to thank AusAID and ACFID for their ongoing support of our work.

**Opportunity International Australia Limited**

Level 4, 220 George Street Sydney NSW Australia 2000  
Tel: 1800 812 164 or +61 2 9270 3300 Fax: +61 2 9270 3399  
Email: [opinfo@opportunity.org.au](mailto:opinfo@opportunity.org.au) ABN 83 003 805 043  
[www.opportunity.org.au](http://www.opportunity.org.au)



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