



OPPORTUNITY
International
AUSTRALIA

GLOBAL IMPACT REPORT

HOW YOU'RE BREAKING THE POVERTY CYCLE

THANK YOU

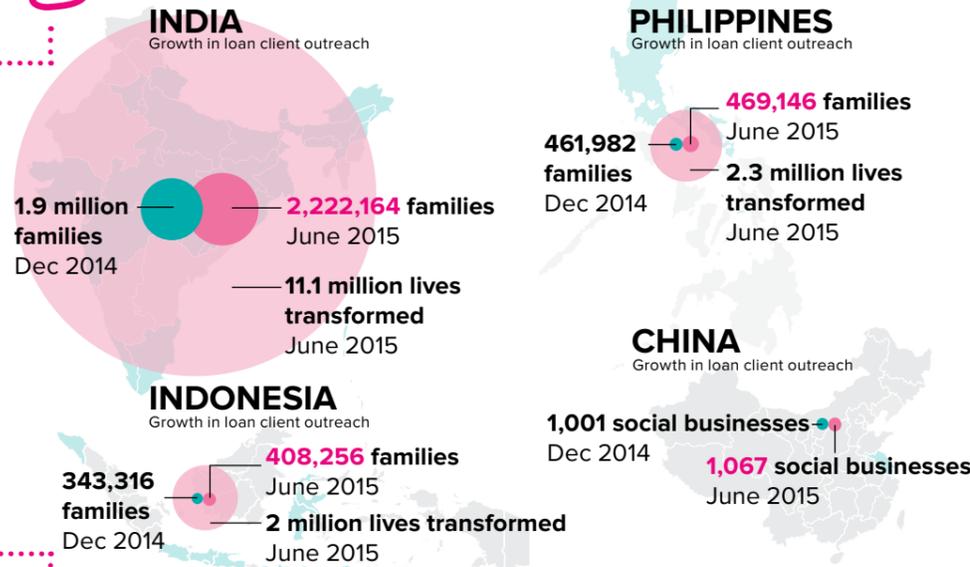
YOUR GIVING IS HELPING 3.1 MILLION FAMILIES!

Your support is empowering families across Asia by kick-starting a sustainable path out of poverty for them. With small loans to grow small businesses, alongside other community development services, your giving is transforming lives for generations to come.

Here's what you've achieved in the last six months...

INVESTING IN MOTHERS AND THEIR FAMILIES

With small loans, insurance, savings and pensions



	PROGRAM PARTNERS	OSS *	PAR **	COMMENTARY
INDIA	12	127%	0.3%	Growth in India continues. OSS and PAR are at appropriate levels. Opportunity has disengaged from its partner BWDA as our missions are no longer aligned.
PHILIPPINES	3	102%	9.2%	Filipino partners continue to focus on depth of impact rather than growth in outreach. OSS is at an appropriate level. Opportunity is working with partners to address PAR.
INDONESIA	3	109%	1.8%	Growth in Indonesia continues. OSS and PAR are at appropriate levels.
CHINA	1	101%	9.8%	While Opportunity China focuses on addressing regulatory issues, PAR continues to be high. OSS is at an appropriate level.

*Operational sustainability (OSS) is the ability of an organisation to cover the costs of its lending program with the revenue earned from its lending program. Represented calculations are based on a weighted average for each country's total portfolio.

**Portfolio At Risk (PAR) is a stringent measure of a microfinance institution's loan portfolio quality, calculating the total value of outstanding loan balances for loans with at least one payment being overdue by more than 30 days. Represented calculations are based on a weighted average for each country's total portfolio.

BUILDING HEALTHY COMMUNITIES

Through life-changing, preventative health education

484,000 families reached with health education. With an average of five in each family, that's more than 2.4 million lives you've transformed through 2,353 health leaders.



DELIVERING INNOVATION

By testing new products and services like special loans for farmers that can help more people leave poverty faster

16,611 people using small loans for their farms in the Philippines



CREATING LEADERS

By training the youth of today to be the thinkers and change makers of tomorrow

70 young leaders empowered in Ghana

150 young leaders empowered in India

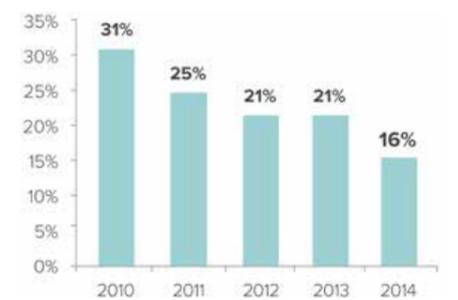


ENHANCING IMPACT

Through continuous learning and improvement of everything we do

We use social data to understand how families are progressing out of poverty. Microfinance partners with established data over a number of years, such as ASKI in the Philippines, are able to map results over time to gain an accurate understanding of impact.

Loan recipients in the Philippines show reduced likelihood of poverty over time



BREAKING THE POVERTY CYCLE

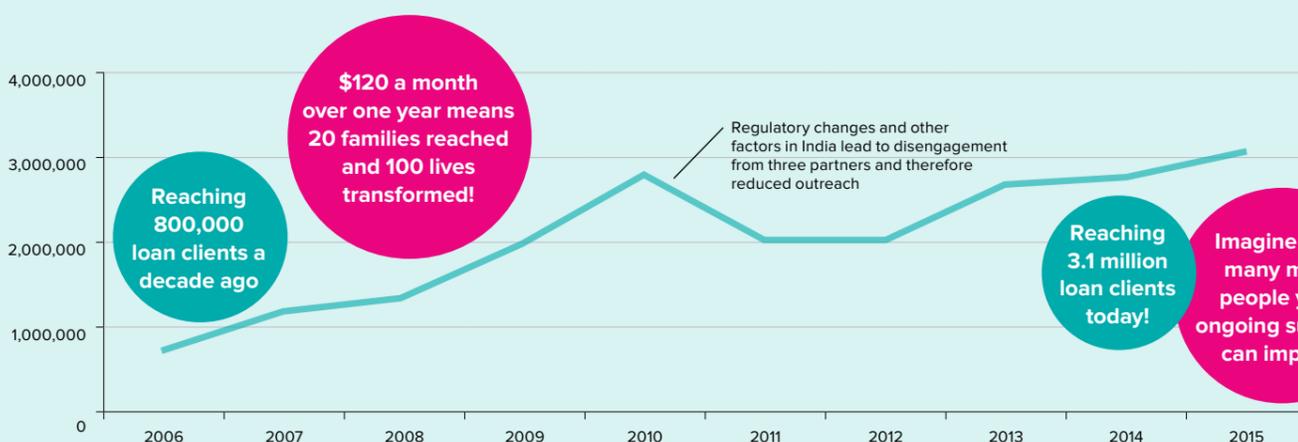
WANT TO KNOW MORE?

Keen to understand how innovations in social data are leading to better outcomes for our clients, their families, and communities?

Visit spm.opportunity.org for interactive results and case studies.



SNAPSHOT: A DECADE OF MAKING A DIFFERENCE



The opportunity before us...

Imagine how many lives we could impact together by bringing more people into the Opportunity family.

Tell a friend about their opportunity to make a sustainable impact today!

Visit opportunity.org.au to share stories and information, or pass on this report.

YOUR ONGOING IMPACT



INVESTING IN MOTHERS AND THEIR FAMILIES

Help us reach 3.4 million families by the end of 2015 – every gift you make keeps on giving.

BUILDING HEALTHY COMMUNITIES

You've trained more than 2,500 health leaders in India. Stay tuned for updates in 2016 when your support will help build healthy communities through health leaders in Indonesia!



Meet our newest program partner My Choices! 94% of the people we serve are women and one of the leading causes of death among women is violence. So in 2016, you'll be able to help tackle domestic violence in Indian communities. Visit opportunity.org.au/news/blog to find out more.



DELIVERING INNOVATION

Mobile banking is a game changer for people living in poverty. Help us build the foundations for a digital ecosystem in the Philippines.



CREATING LEADERS

Early next year, 70 youth apprentices will graduate as community leaders and entrepreneurs in Ghana. Help us train 100 more!

HOW YOU'RE HELPING DORCE



Dorce lives in a small village called Liliba, in eastern Indonesia. Growing up, Dorce was lucky to be able to attend a primary school close to her home. But the nearest high school was 15 kilometres away. Without any way of getting there, Dorce's dream of continuing her education was never completed.

When Dorce became a mother, her priority was for her two daughters to finish school. After her husband passed away, Dorce worked as a vegetable seller, but struggled to provide for the family.

Thanks to your support, a small loan changed her situation. Today, Dorce runs a small shop and can not only afford the essential items for her family, but is sending both her daughters to school.

ENHANCING IMPACT

Filipino microfinance institution ASKI is the latest Opportunity partner to receive Smart certification – the gold standard of social microfinance excellence. Your giving can help more of our partners enhance their services, breaking the poverty cycle for more families.



Want some more insight into your impact?

Join us on a trip to see your giving firsthand in 2016.

Visit opportunity.org.au to find out more.



BREAKING THE POVERTY CYCLE

Opportunity International Australia enables you to invest in a mother living in poverty so that she can transform her family's future for generations.

DISCLAIMER

This report provides information about Opportunity International Australia's program activity. Information is provided to us by our implementing partners and we believe it is a true and accurate reflection of program activity at the time of writing. Programs may change in scope or be discontinued where our core operations are no longer fulfilling the intended outcomes. In this case, Opportunity International Australia may redirect funding to a suitable alternative program.

PRIVACY STATEMENT

Opportunity International Australia (Opportunity) is committed to protecting your privacy and complies with Australian Privacy Laws including the Privacy Act 1988 (Cth) in regard to all personal information it collects, holds, uses or discloses. Opportunity's full Privacy Policy is available at www.opportunity.org.au If you would like to know more or if you would like access to the information that Opportunity holds about you, please phone (02) 9270 3300 or toll free on 1800 812 164.

GET IN TOUCH

T: 1800 812 164 or +61 2 9270 3300
F: +61 2 9270 3399
A: GPO Box 4487, Sydney NSW 2001
E: opinfo@opportunity.org.au
W: www.opportunity.org.au