



# GLOBAL IMPACT REPORT

## BREAKING THE POVERTY CYCLE

# THANK YOU

## WHY INVESTING IN A MOTHER MAKES A DIFFERENCE

Your hand up is so much more than a small loan. With every gift through Opportunity International Australia, you are investing in a mother, who uses the income from her small business to **transform her family and community.**

Mothers play such an integral part in our lives, and in the countries where your support is making a difference, they are crucial to breaking the intergenerational cycle of poverty faced by many families.

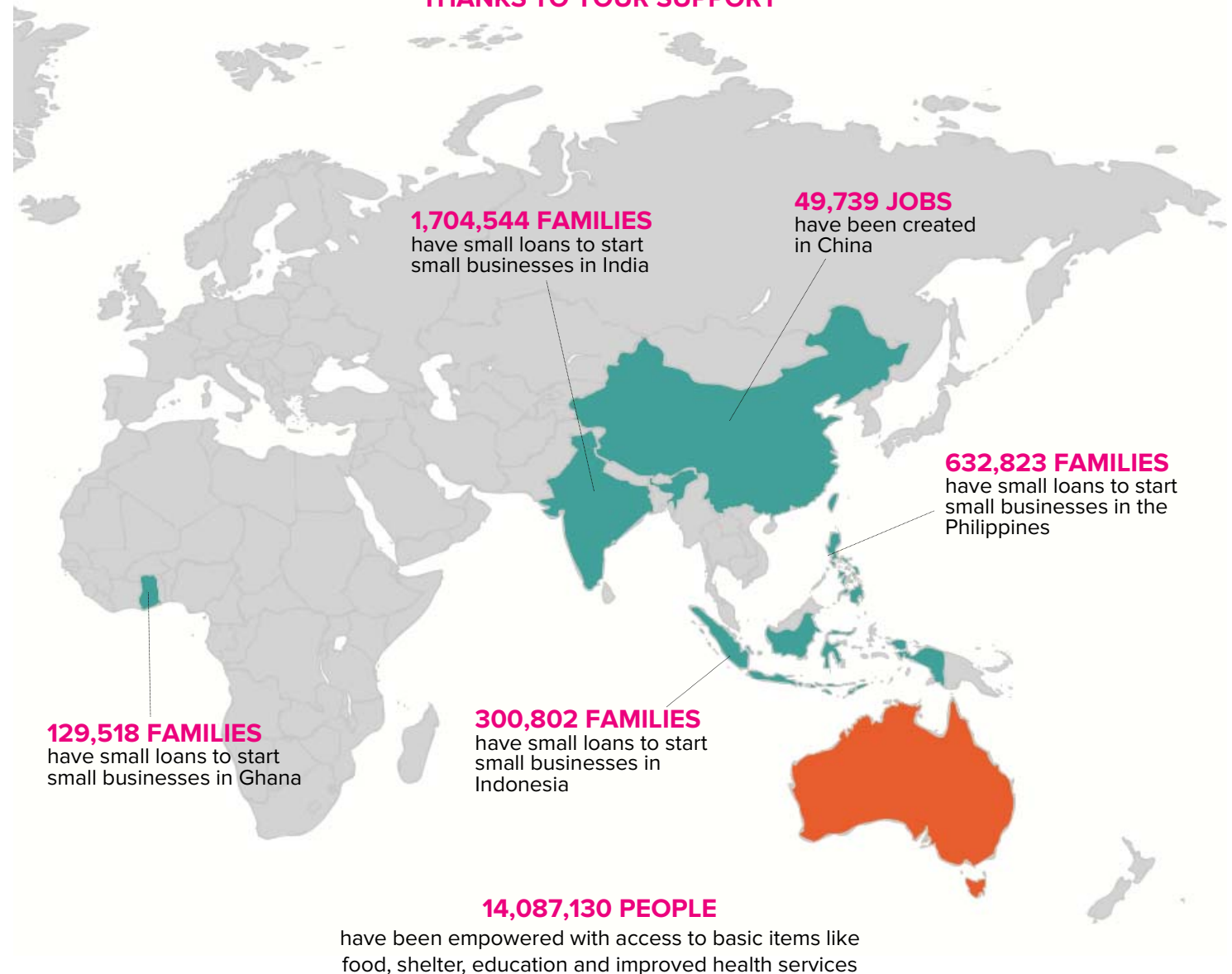
When you invest in a mother, you are investing in much more than a small loan to start a small business. You are contributing to the health and wellbeing of a mother, her family and community.

This **ripple effect** is what makes microfinance such a powerful way to break the poverty cycle.

In the coming pages, you can read more about the impact of your giving over the last six months.

Your giving is truly transformational. **Thank you.**

## THANKS TO YOUR SUPPORT





# YOUR IMPACT IN INDONESIA



*“My family feels greatly supported since we got a small loan. Now I am trying to pursue my dream to develop my own brand of crackers so that we can earn more for our children.”*

Arik, mother and cook from Indonesia

## YOUR HAND UP HAS MEANT...



**192 COMMUNITIES**  
across the country



**300,802 FAMILIES**  
have small loans to start small businesses



**181 FAMILIES**  
have been involved in discussion groups on how to improve their villages



**1,500,410 PEOPLE**  
have been empowered with access to basic items like food, shelter, education and improved health services


# YOUR IMPACT IN INDIA




*“With my own business, I have more time to look after my own family. I am grateful for this opportunity.”*

Shakuntala, mother and shoe-maker from India


## YOUR HAND UP HAS MEANT...

 **874 COMMUNITIES**  
across the country are being reached

 **1,704,544 FAMILIES**  
have small loans to start small businesses

Delhi


Mumbai

 **1,319,579 FAMILIES**  
have access to savings accounts

 **2,984,872 PEOPLE**  
are covered by life insurance

 **536,043 PEOPLE**  
have access to pensions

Chennai

 **8,522,720 PEOPLE**  
have been empowered with access to basic items like food, shelter, education and improved health services


# YOUR IMPACT IN THE PHILIPPINES



*“My deepest desire is to see all of my children go on to college and get a diploma. To achieve this, I always work double-time to make my business more profitable.”*

Gemma, mother and shop owner from the Philippines

## YOUR HAND UP HAS MEANT...

 **\$200 632,823 FAMILIES** have small loans to start small businesses

Metro Luzon

Visayas



**3,164,115 PEOPLE** have been empowered with access to basic items like food, shelter, education and improved health services

North Luzon



**399 COMMUNITIES** across the Philippines are being reached



**539 FAMILIES** have safer housing following the devastating effects of Typhoon Haiyan

Mindanao



# MEET PUSHPA

At 32 years old, Pushpa spent the first 27 years of her life living in poverty in the south of India, relying on the income her husband was able to earn selling clothes and fabric from a roadside cart.

That changed with a hand up from someone like you. Pushpa received a small loan of Rs.7,000 (A\$125) from Opportunity's partner Samhita, which she used to set up a small shop.

Since receiving her first loan, Pushpa has been able to build a successful business selling groceries and other general goods. She also stocks fabric and clothes, helping to build her husband's business, too.

Pushpa's family members' lives have all changed dramatically. Her eldest son Abhishek has started working in the shop and her youngest child, Shlok, has plans to join the business when he has finished school.

The extra coaching she can now afford is helping her daughters Rupali and Vaishali work toward their dreams of becoming doctors. "My daughters concentrate fully on their studies and also attend tuitions. They are now more assured of their future and confident of getting a good education," says Pushpa.

Pushpa is also saving for the future, making regular contributions to a pension account and helping her children with their studies.

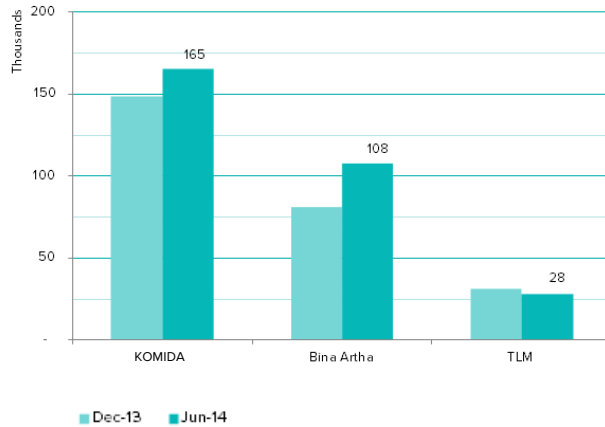


*"I have developed the habit of saving for the future. I am now independent and I am confident that I can help my children in pursuing their dreams."*

Pushpa, mother and shop owner from India

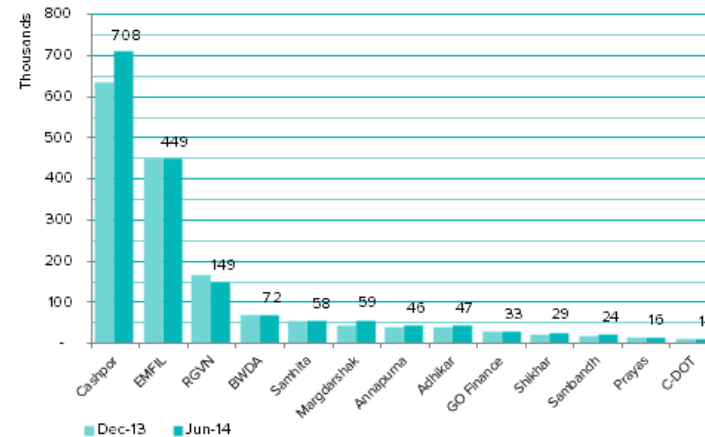
# PERFORMANCE UPDATES

## OUTREACH IN INDONESIA



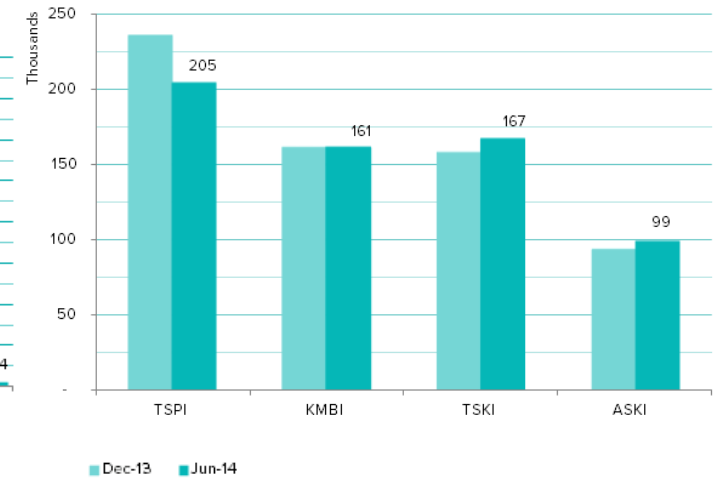
- Your support is helping reach out to 300,802 families in Indonesia.
- Overall operational sustainability for all Indonesian partners is 110%, an appropriate level. Operational sustainability is the ability of an organisation to cover the costs of its lending program with the revenue earned from its lending program.
- Overall portfolio at risk (PAR) for Indonesia is 1.6%, which is a healthy amount. 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.
- *Conversion: A\$1:Rp.11,300*

## OUTREACH IN INDIA



- Your support is helping reach out to 1,704,544 families in India. Taking into account that families have an average of five people in India, that's 8,522,720 people your giving has reached.
- Overall operational sustainability for all 13 Indian partners is 113%, an appropriate level.
- Overall PAR for all 13 partners is just 0.9% over 30 days, a measure indicating high loan portfolio quality.
- *Conversion: A\$1:Rs.56*

## OUTREACH IN THE PHILIPPINES



- Your support is helping reach out to 632,823 families in the Philippines. Since the devastating effects of Typhoon Haiyan and other typhoons, some of Opportunity's microfinance partners have been forced to reduce their outreach.
- Overall operational sustainability for all Filipino partners is 113%, an appropriate level.
- Overall PAR for the Philippines is 8.2%, which is being monitored closely.
- All figures included for KMBI are for December 2013 as technical issues have hindered the collection and verification of data.
- *Conversion: A\$1:Php.41*

# AN ONGOING IMPACT

Through your support, you are **transforming the lives of families** across Indonesia, India and the Philippines. In the future, your giving will help more mothers start businesses to help their families leave poverty behind. These are some of the ways your support will continue to make a difference:



## INVESTING IN MOTHERS

Your support will continue to reach mothers living in poverty, helping them transform their families' lives.



## BUILDING HEALTHIER COMMUNITIES

If an entrepreneur gets sick, they are not able to earn an income from their business. In the next six months, your support will help train more community health leaders in India so that families understand basic hygiene and nutrition, helping them to live healthier lives.



## DELIVERING INNOVATIONS

In both Indonesia and the Philippines, your support will help farmers access a special type of small loan tailored to their needs.



## CREATING LEADERS

In order to have a sustainable impact, it's crucial that your giving is delivered through sustainable organisations. In the Philippines, that means investing in leadership to build capacity to deliver innovative programs like remittances, savings and mobile banking.



## ENHANCING IMPACT

Opportunity's Social Performance Management team will work with program partners to build their capacity to understand their impact. This means that your support will go towards continuously improving the lives of families in need.



## WANT TO KNOW MORE?

Scan the QR code with your phone to access detailed reports for India, Indonesia and the Philippines.



## GET IN TOUCH

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