



# YOUR IMPACT THROUGH MICROFINANCE: INDIA

IMPACT REPORT, MARCH 2020

## 5,225,362

families in India are currently accessing small loans and financial services

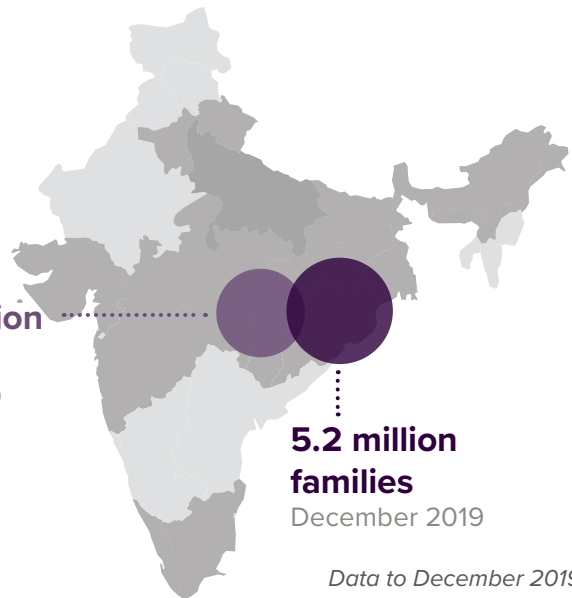
## 119%

operational sustainability\*

## 2%

portfolio at risk (PAR)\*

4.9 million  
families  
June 2019



5.2 million  
families  
December 2019

*Data to December 2019*

## MARCH REPORT

Opportunity International Australia's 13 microfinance partners in India are currently reaching **5,225,362 families** with small loans and financial services. With an average of five in each family, your giving is helping **more than 26 million people** break free from the cycle of poverty. In the past six months your support has given **309,900 more entrepreneurs** the opportunity to turn their business ideas into reality and create healthier environments for their families.

### HIGHLIGHTS

Over the past six months, our partners in India saw **continued growth**, particularly our newest partners Satya and Pahal, as well as Cashpor and ESAF.

Our partners continue to **introduce new financial products** that meet the specific needs of the people they are serving. For example, Cashpor asked the women they serve who live in poor rural areas of India about their financial needs and confirmed they needed more money, in addition to loans to fund activities to generate income. They needed lump sums of money to improve their families' standard of living,

loans which they could pay back in regular instalments to smooth the cost of their purchases over time.

Cashpor listened to their clients and introduced the BADA loan, which means 'big' in Hindi. BADA loans are provided to women in addition to their loans for income generation. **BADA loans give women the flexibility to choose how best to spend the funds**, whether on their children's health or education expenses, or improvements to their shelter by installing a toilet or upgrading a leaky roof.

### LESSONS

Opportunity's partners continue to move towards **using digital technology to make financial services more accessible** and give clients more freedom with transactions. Paperless methods of data collection and cashless transactions, whilst still in their infancy will enable our partners to operate more efficiently and safely, both in terms of security as loan officers are less likely to be targeted for robberies, and in term of health as cash can be a means by which communicable disease is spread from person to person.

## PARTNER PORTFOLIO SUMMARY

	FAMILIES REACHED	LOANS OUTSTANDING A\$'000	OPERATIONAL SUSTAINABILITY*	PORTFOLIO AT RISK >30 DAYS*
ESAF/NESFB CASHPOR SATYA PAHAL	4,347,468	\$2,085,379	121%	3%
MARGDARSHAK SAMBANDH ADHIKAR SAMHITA	643,192	\$211,496	113%	1%
GO FINANCE ANNAPURNA SHIKHAR PRAYAS	234,702	\$106,487	111%	1%
<b>OVERALL</b>	<b>5,225,362</b>	<b>\$2,403,362</b>	<b>119%</b>	<b>2%</b>

Data to December 2019

\* **Portfolio at risk (PAR)** is a stringent measure of a microfinance institution's loan portfolio quality. The portfolio at risk calculates the total value of outstanding loan balances for loans, for every payment that is overdue by more than 30 days. **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.

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