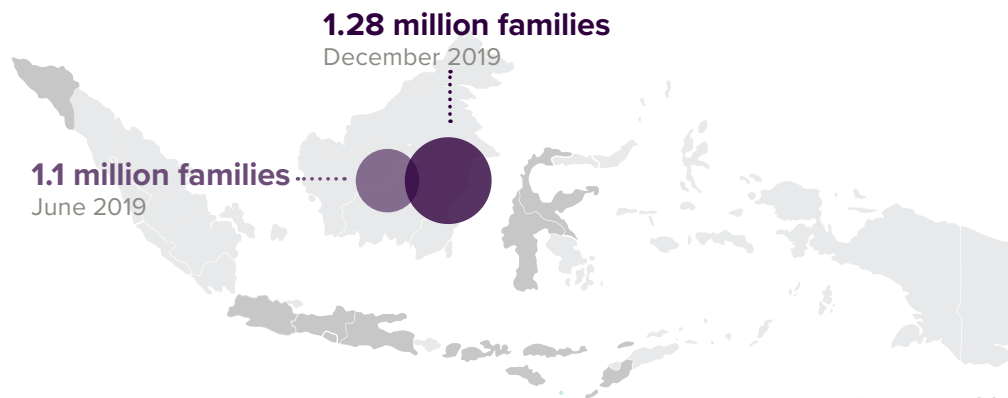




YOUR IMPACT THROUGH MICROFINANCE: INDONESIA

IMPACT REPORT, MARCH 2020



1,280,614

families in Indonesia are currently accessing small loans and financial services

129%

operational sustainability*

2%

portfolio at risk (PAR)*

MARCH REPORT

Opportunity International Australia's four microfinance partners in Indonesia are reaching **1,280,614 families** with small loans and financial services. With an average of five in each family, your giving is helping more than **6.4 million people** in Indonesia break free from the cycle of poverty. In the past six months your support has given **160,952 more entrepreneurs** the opportunity to turn their business ideas into reality.

HIGHLIGHTS

In 2019, Opportunity's partners in Indonesia continued to expand rapidly, with **25 per cent growth across the board**. In particular, KOMIDA and TLM continue to grow rapidly, with KOMIDA recently reaching over 745,000 clients. Partners are expanding their services into more remote areas where people have less access to financial services than those in more populated regions.

Opportunity's partners are deepening their understanding of the needs of people living in poverty whom they serve. They are responding through the expansion of financial products in addition to livelihood loans, for example, loans to improve access to clean water, adequate sanitation and shelter. One partner is exploring how they can better include people with disabilities.

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 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 terms of health as cash is 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*
KOMIDA	745,280	\$153,089	124%	1%
BAV	382,412	\$114,656	133%	3%
TLM Co-operative	113,670	\$16,987	139%	1%
YCAB	39,252	\$5,287	131%	6%
	1,280,614	\$289,999	129%	2%

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.

This project is supported by the Australian Government through the Australian NGO Cooperation Program (ANCP).

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