

*Leave
a Lasting
Legacy*



You can change
generations of lives with
a gift in your Will



OPPORTUNITY
International
AUSTRALIA

A woman in a light orange sari with a dark green border is standing and looking out of a window. She has her arms crossed and is smiling slightly. The background is a plain, light-colored wall.

A beautiful journey

Nirmal grew up in poverty. Her parents were farmers who didn't believe women should work outside of agriculture but Nirmal had other aspirations.

She moved to Delhi, trained as a beautician, met her husband, a barber, and started a business with him. A small loan from an Opportunity International Australia partner allowed her to open her own salon, doubling the couple's customer base – and income – by catering to women.

Nirmal and her family moved to new, larger premises for the salons, allowing her to hire two employees. With only one day off a month, it's hard work, but Nirmal says it's much more comfortable than agriculture. She can afford to send her three children to a private school, helping her son reach his goal of becoming a scientist. Her children, and theirs, will have vastly different lives from her own, thanks to a small loan, an entrepreneurial spirit and her own hard work.

“Finding a passionate, high quality organisation was so very important to us. Opportunity's microfinance programs are a fantastic way to break the poverty cycle. We decided to include a gift to Opportunity in our Will because they bring dignity and self-esteem to some of the world's poorest entrepreneurs.”

Allan and Tessa English

Lifetimes of opportunity

Planned giving ensures that your vision for the future continues. You'll make a lasting impact on the world, your beliefs and values will be carried forward and you'll be an example to those who come after you.

“We see ourselves as blessed in order to be a blessing. Not just for our four children, but also for families who, because of poverty, can't leave anything to their children. That's why Carol and I have adopted 'charity' as our fifth child in our Will. We encourage you to join us in expanding your family.”

Robert and Carol Dunn

We all want to take care of the people who are most important to us, along with those who rely on us most. By supporting your Opportunity family with a gift in your Will after you've looked after your own, you'll have the confidence and peace of mind that comes from knowing that your wishes will be fulfilled.



Why leave a gift to Opportunity?

Opportunity's microfinance model – where every donation is lent, repaid and lent again – means that any size gift has an outsize impact.

It is a gift that keeps on giving. Your legacy will go on and on well beyond your initial gift. We're still lending out money given to us decades ago.

It's not just about loans

Pathways out of poverty start with microfinance, but they don't end there. By training Health Leaders across Asia we help entire communities improve their health.

Our education loans assist families – and schools – to provide the futures their students need.

Our work in women's safety creates communities where women and girls are protected from gender-based violence and human trafficking.

Our sustainable solution



A donation is received

Donations from supporters, foundations and fundraisers are collected.



Funds are leveraged

Funds are leveraged by our microfinance program partners and used as an indication of financial strength; enabling partners to secure further funding from other organisations.



Recycling takes place

Opportunity has an historical loan repayment rate of 98 per cent and once a client repays their loan, it is re-lent.



Costs are reduced

Leveraging and recycling of loans mean that the one-off costs for the running of our programs are continually decreasing.



Impact is increased

As businesses expand, families access nutritious food, better shelter, education, healthcare and safety.



A new cycle begins

Opportunity's holistic approach also focuses on improving the quality of education, training community Health Leaders, and empowering women.

The fruits of her labours

Sabaria used to sell her vegetables out of a barrow but, as sole provider for her five children, she wanted more.

A small loan from an Opportunity partner in Indonesia allowed her to set up a permanent shop outside her house and expand her range to include fruit, tempeh, dried fish and other in-demand items.

After four years building the business, COVID-19 hit. But Sabaria worked even harder to ensure her business didn't go under.

When the area's main market closed for eight weeks, Sabaria set herself up as a drivethrough store – her customers ordered from their cars and enjoyed safe, contactless delivery as Sabaria stowed their shopping in their boots.

She took care of her own health by keeping her distance, wearing a mask and setting up a handwashing spot.

Microloans always change lives. Sometimes, they save them.



Giving is easy

Every gift matters. Did you know that you don't need to decide on a specific gift size now – you can simply leave a percentage or residual gift in your Will?

With almost 50 years' experience, Opportunity has been trusted by generations of supporters, partners and clients through abundance and adversity.

Leaving Opportunity a gift in your Will is easy to do – your lawyer can guide you through the process and our Relationship Managers are here to provide you with any information you might need.

Need a Relationship Manager?

Please call us on **1800 812 164** or **+61 2 9270 3300** or email us at **giftinwills@opportunity.org.au** so we can answer any questions you have. We also provide wording you can use in your Will on our planned giving webpage, under **Ways to Give/ Leave a Gift in Your Will**.

“The COVID-19 pandemic has strengthened my support for Opportunity's work with enterprising women...continued investment is going to be vitally important for their future.”

Gordon Pont

Create new futures:

How to leave a gift

- 01 Contact** a Relationship Manager in your state or call the number provided
- 02 Review** the options and wording on our website
- 03 Discuss** your wishes with your lawyer and make the desired updates
- 04** If you haven't already written a Will, visit our friends at **Gathered Here**
- 05** We would love to keep you updated on the impact of our work, please subscribe to our news via our website **opportunity.org.au**

Thank you

Because of you, generations of lives will be transformed.

See the pride in the eyes of a mother who grew up as a subsistence farmer when her child becomes a banker. Imagine the energy of a family no longer plagued by malnutrition and common illnesses because they can afford nutritious food and understand basic health principles. Know the joy of a family of fish sellers whose daughters graduate from university.

Now, look to the future of the children of those children: a gift in your Will can turn poverty into a legacy of prosperity and security for Opportunity's families for generations to come.

We are truly grateful.

If you have left a gift in your Will, please get in touch and let us know so we can thank you and can keep you up to date on our programs and invite you to special events.

Free Wills service

We have partnered with Gathered Here, an online Wills platform to provide the opportunity to have a legally valid Will drawn up conveniently, for free. Visit **wills.gatheredhere.com.au/c/oia**





“I’ve been a regular giver for many years and also wanted to ensure that future generations would be empowered to improve their lives, so I decided to include a gift in my Will to Opportunity. It gives me great peace to know that my gift will be an answer for those who need someone to believe in them.”

June Groube

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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.

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Opportunity is accredited by the Australian Government and each year receives funding under the Australian NGO Cooperation Program (ANCP) to implement development and poverty alleviation programs overseas.



ACFID
MEMBER



**OPPORTUNITY
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Don't fight poverty. End it.