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AGENCY: The capacity of individuals to make their own free choice.

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> Cover: Seema is a health leader who has lived in the same village near Kushinagar in north-eastern India for more than thirty years. By advocating for her community, a toilet was installed for villagers to use. She is now working to have a clean water system installed. Read more about health leaders and their role throughout COVID-19 on page 10.
© Kim Landy

> Above: Adolfinia started a business raising pigs and selling vegetables at the nearby market. Her income has meant her four children can finish their schooling. © Sarah Gray

FINDING JOY IN A CHALLENGING YEAR

Christmas is a season of joy. It is a time of reflection and a time of hope. But this Christmas will be unlike any other—at this stage, even families gathering together is in doubt.

After a year of such uncertainty, when I reflect on 2020, joy isn't the first word that comes to mind. But one thing I have learned is that joy is a state of mind, not circumstance. And that is where it differs from happiness—a word that is often used synonymously with joy.

A quick Google search on how to be happy provides plenty of tips and lists telling us to: be optimistic, follow your gut, own yourself, make enough money to cover your basic needs, treat your body like it deserves, stay close to friends and family, have deep and meaningful conversations, and smile.

All this implies that happiness is dependent on the state of your health, on doing things that are good for you, of not worrying about others, and the assumption that your family and friends are always going to be supportive and encouraging.

Joy is deeper. Where happiness comes and goes with circumstances, joy is a matter of contentment and

delight, regardless of circumstance. Joy comes when we make peace with who we are.

Whenever I meet the people that you've helped through Opportunity, I am surprised at their joy. They are people living in poverty; and they are working their way out of it, with dignity, but, compared to you and me, they appear to have very little. Theirs is a life of uncertainty. But their smiles come from a place deep within. They choose to find joy in the everyday, even when faced with inordinate challenges.

In his book *Walking with God Through Pain and Suffering*, Tim Keller explores the first world's approach to finding happiness through the "removal of any and all suffering". But, as Keller points out, "no amount of money, power, and planning can prevent bereavement, dire illness, relationship betrayal, financial disaster, or a host of other troubles from entering your life. Human life is fatally fragile and subject to forces beyond our power to manage." COVID-19 has highlighted that to us.

Modern life convinces us to set goals, with the inference that you will only find joy when your goals are achieved. But true joy comes through those countless everyday moments that happen on the journey, not just the achievement itself.

Opportunity's goal is ending poverty. But we find joy every day knowing that, because of your generosity and compassion, one more person can start their own business, one more family has food to eat, that their children are being educated, and that they have a healthier and safer community in which to live. Our joy comes from knowing that they are finding joy each day as they embark on their own journey out of poverty.

I'm not sure what Carlos Santana

WHY WE EXIST

OUR VISION

A world in which all people have the opportunity to achieve a life free from poverty, with dignity and purpose.

OUR MISSION

By providing financial solutions and training, we empower people living in poverty to transform their lives, their children's futures and their communities.

OUR MOTIVATION

We respond to Jesus Christ's call to love and serve the poor. We seek to emulate the Good Samaritan, whose compassion crossed ethnic groups and religions.

OUR VALUES

- Commitment
- Humility
- Respect
- Integrity
- Stewardship
- Transformation

had in mind when he sang, "If you carry joy in your heart, you can heal any moment", but having joy in your heart creates a positivity that others want to engage with. We have all experienced the joy in giving—you are receiving Agency because you generously give and are responsible for enabling the joy in others that I just mentioned. I sincerely hope that your giving allows you to carry joy in your heart.

I don't think it's an accident that joy is listed straight after love as a fruit of the spirit in Galatians 5:22–23: "But the fruit of the Spirit is love, joy, peace, patience, kindness, goodness, faithfulness, gentleness, self-control; against such things there is no law."

My hope is that we all find joy this Christmas, and that we continue to bring joy to others. ●

Meredith Scott

Meredith Scott

CEO, Opportunity International Australia



INNOVATION IN INDIA THROUGHOUT COVID-19

Opportunity International Australia's 13 microfinance partners in India counted more than 5.3 million families with small loans and financial services at June 2020.

Over the past six months, your support has helped an additional 106,228 more entrepreneurs turn their business idea into a reality. That was in spite of the fact that the Indian economy shrunk 23.9% year on year in the second quarter of 2020¹, the largest economic contraction in India on record.

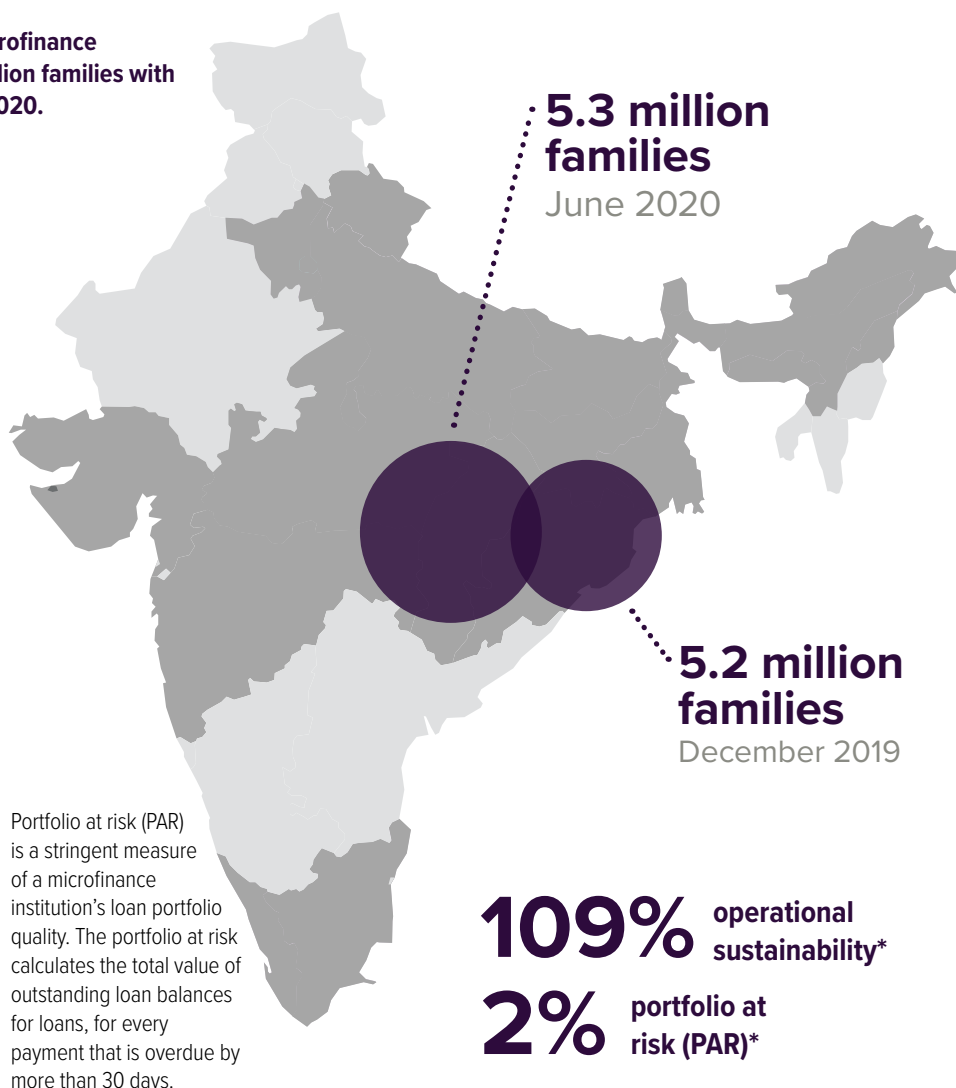
Enforced lockdowns and moratoriums on loan repayments created a liquidity squeeze for microfinance institutions. Until September, operations stalled and repayments from borrowers slowed, or stopped entirely. Throughout this lockdown, Opportunity's program partners were able to maintain phone contact with borrowers to provide both health and loan information. One local partner established a toll-free 24-hour medical helpline to provide tele-medicine consultations to borrowers, employees and their families.

Continuing their COVID-19 response, our microfinance partners are extending support measures to help clients who are struggling to meet repayments, and ensuring their own workplaces are made safer through staff training, masks, gloves and increased cleaning. Lockdowns are slowly being eased as new reported cases fall from the peak of more than 97,000 new cases in a single day.

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.

¹ Per Government of India Ministry of Statistics and Program Implementation. <http://mospi.nic.in/>

* Operational sustainability and PAR calculated based on Reserve Bank of India guidelines so not including impact of loans under moratorium

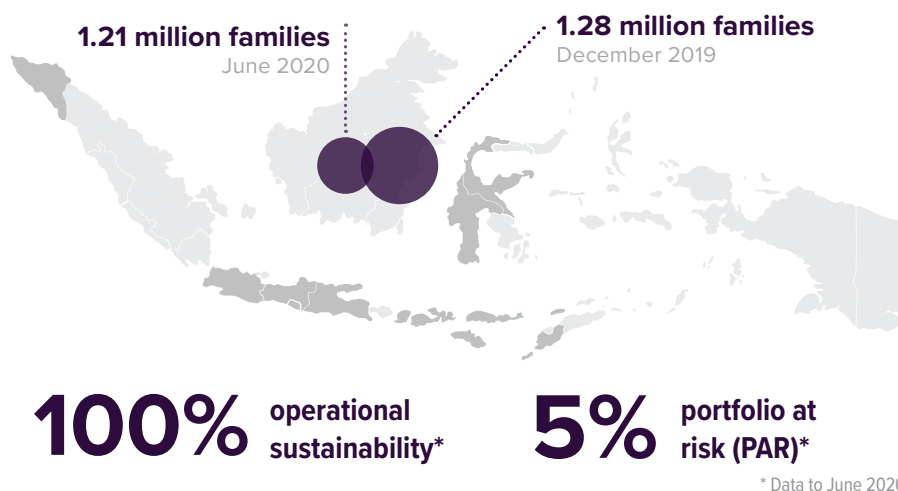


POVERTY REDUCTION RATES REVERSED IN INDONESIA

Our program partners in Indonesia continue to reach more than 1.2 million families. Your giving is helping more than 6.4 million people transform their lives and break free from the cycle of poverty.

It is estimated that more than two million people lost their jobs in just six weeks due to the economic fallout of COVID-19, with the economy shrinking by 5.32 per cent in the first half of 2020. Indonesia's Finance Minister, Sri Mulyani Indrawati, told parliament that progress "reducing the poverty rate between 2011–2020 is reversed."

Opportunity International Australia's microfinance partners are responding to this ongoing crisis with a focus on rescheduling loans for borrowers who had



viable businesses prior to the pandemic. This includes training to build the capacity of clients to recover from the economic shock of the pandemic, including ways to 'pivot'

to new business models like producing and selling masks and conducting transactions online as face-to-face selling is limited.



SAFETY KEY IN PREVENTING VIOLENCE AGAINST WOMEN

India ranks among the four countries most affected by the frequency and severity of violence against women. Your support is helping provide emergency assistance for women surviving domestic violence throughout lockdown periods and into the future.

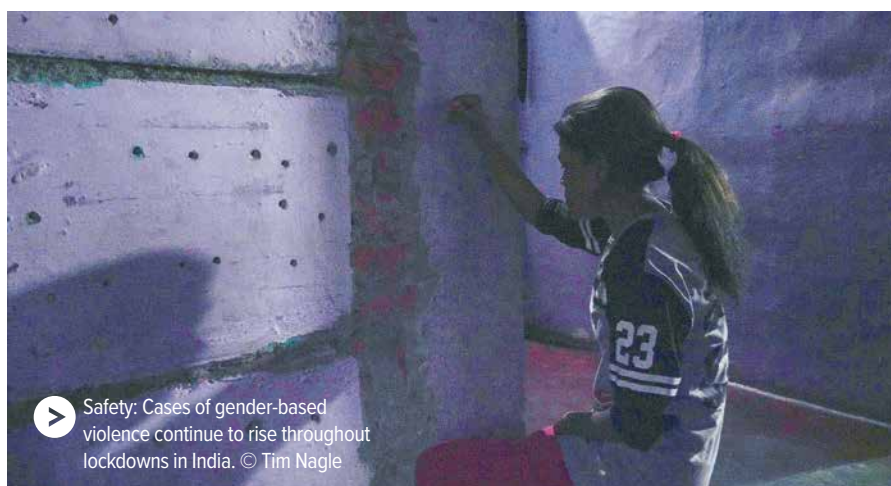
Opportunity's program partner is providing increased access to counselling services for victims of abuse over the next 12 months, including the creation of a national domestic violence counselling hotline in India. Through Opportunity's partnership with My Choices Foundation, Operation PeaceMaker supported women and families to survive the crisis of serious domestic violence cases.

As part of Opportunity's work with Operation Red Alert, the number of individuals benefitting from trafficking prevention measures has increased by 238,609. While lockdown has affected some program activities, the expansion

of vital prevention work continues. The economic pressures of COVID-19 have created more risk for trafficking in vulnerable villages, highlighting the need for further funding in an urgent crisis.

India's first national helpline exclusively dedicated to handling human trafficking

cases received more than 43,000 calls for assistance. The collaborative effort of some of India's most reputable anti-trafficking organisations provides assistance to callers who otherwise may have nowhere else to turn.



> Safety: Cases of gender-based violence continue to rise throughout lockdowns in India. © Tim Nagle



HEALTH PROGRAMS PUSH ON DESPITE LOCKDOWNS

The significant impact of COVID-19 on our Health Programs is likely to continue well into the new year, due to restrictions implemented to contain spread of the virus.

India enforced a lockdown from March through to June, and Bangladesh mandated a 'holiday' from April to June. In Indonesia, the government implemented a partial lockdown from April to May, with many local communities imposing their own restrictions to protect communities. But the importance of the simple messages from our health leaders has never been greater.

Thanks to your support, our health leaders are continuing to help families avoid illness, including COVID-19. Community health education is all the more essential and our program partners adapted quickly to restrictions, using digital channels like WhatsApp to share key health messages where physical visits were not possible. In India, a pilot program has begun to establish e-clinics in Opportunity's program partners' branch offices. This allows for health solutions to be provided through telehealth consults and specialist advice, including the facilitation of digital access to doctors for families.



> Handwashing has taken on new importance, with health leaders demonstrating proper techniques. © Sarah Gray



PIONEERING E-LEARNING FOR BOTH CHILDREN AND TEACHERS

COVID-19 continues to dominate headlines, as most governments across the globe temporarily closed educational institutions in an attempt to stop the spread of the virus. At its peak, UNESCO estimated that closures affected 91.2 per cent of total enrolled learners – almost 1.6 billion students.

By 30 June 2020, schools in 88 countries remained closed, including in India and Pakistan, continuing to affect 51 per cent of enrolled learners worldwide. Despite

these challenges, school fee loans grew in India, with an additional 24,574 families able to cover the costs of sending their children to school from January to June 2020. In Pakistan, an additional 143 schools accessed loans to make improvements so that children can access education.

The EduFinance Technical Assistance Team developed and delivered remote learning modules for ongoing professional development for staff at a time where many teachers were at risk of leaving their

profession. EduFinance also provided loans to parents, schools, tertiary students and educational institutions. Recorded podcasts and other content continue to be delivered via multiple digital channels including Facebook, WhatsApp, SMS and direct phone calls. Most recently, a Pathways to Reopening guide has been developed and distributed to schools with a focus on safe learning environments, financial sustainability, staff and parent engagement, and teaching techniques.

Parbahati herds sheep in a village near Jaipur, India.

© Kim Landy

SHEPHERDING THE FUTURE:

MICROFINANCE PAVES THE WAY TO EDUCATION

Parbahati's sheep herding business is helping her send her sons to school—and maybe even to the air force—all thanks to a small loan.

Parbahati has been herding sheep for six years. She lives in a village a few hours from Jaipur in northern India, and also tills a field to help provide income to her family.

Like many marriages in India, the husband and wife often spend lengthy periods apart. Parbahati's husband works a few hundred kilometres away managing a hotel, and Parbahati takes care of the house, her two sons, and a small herd of sheep, along with two dairy cows.

"We are four members in the family," she said. "My husband lives in Nawalgarh, both my kids are studying in school."

Before herding sheep, Parbahati kept cows and grew crops to feed her family and cattle. But without a continuous water supply there was only one harvest each year; the funds from which were rapidly used to meet the immediate household needs. "We did not get much, it was used to feed the cattle and there was millet for household needs," Parbahati said. "Nothing was left from that."

The cycle of subsistence farming led Parbahati to borrow a small amount from her neighbour to purchase thirty sheep, and a further loan from one of Opportunity's program partners in India to buy six months of fodder for the animals. With the initial costs

of care for the sheep covered, Parbahati was able to grow her herd and continues to make a profit. "The wool of the sheep is sheared twice in a year... they give birth to lambs whom we are able to sell and that takes care of our expenditure," Parbahati explained, "The sheep gives birth to lambs twice in a year too."

Today, Parbahati has completely paid off her loan. The initial financial support Parbahati first received has allowed her to purchase more sheep, the profits from which support her sons' education.

The additional income she is earning has allowed Parbahati to send both of her sons to school, where her eldest son is completing his senior secondary exams, and her younger son is enrolled in middle school. High school fees have been a

➤ Through herding sheep and agriculture, Parbahati has been able to send her sons to school.
© Kim Landy



have saved, providing further opportunities for work and study.

In India, the adult literacy rate is at 69 per cent, with the female adult literacy rate at 59 per cent, far below the most recent global adult literacy rate of 86 per cent, reported in 2016. Data suggests that the higher the level of education of the head of the household, the lower the chance is of the family living in poverty, making quality education all the more important.

Surrounding Parbahati's farm, plants and flowers are filling the gaps between crops and the house. Rohit, Parbahati's youngest son, has been planting them while he is home from school. Rohit isn't sure what he wants to be when he grows up just yet, but Parbahati doesn't mind. "[He] will do things as he feels, he is still a kid," she said.

For now, Rohit will continue his schooling, and continue taking care of his plants, while his mother grows her herd and continues to support their family. Looking to the future, Parbahati smiles and has great expectations for her family; she's proud of her sons. "They will have a good life." ●

challenge for Parbahati, but she sees the cost as a way to help build their future. "If they are educated, they can get a job. They don't have to herd sheep," Parbahati said.

"I thought that I would work hard and be someone, but it did not happen," she said. "My family could not educate me further."

Like many women in India, Parbahati was married young but able to remain at home to complete her education. But when her father passed away when she was 17—and her mother could only afford her younger brother's education—Parbahati moved in with her in-laws. Parbahati lived with her husband's family until they also passed away, leaving her to take care of things on her own while her husband was away for work. "I thought that I would work hard and be someone, but it did not happen," she said. "My family could not educate me further."

But Parbahati hopes things will be

different for her children, like her eldest son who was hoping to join the air force after finishing school. "I feel very good about it," she said, "I will work hard and save for him, send him for coaching... My son will make his dreams come true"

Both her sons are undertaking additional English tutorials with the money Parbahati and her husband



COMMUNITIES RESPOND

Nearly a year since the pandemic began, a dire need for health solutions continues.

Families across Asia are among some of the hardest hit throughout the COVID-19 pandemic. As the globe adapts to nearly a year of living with lockdowns, increased handwashing, and health measures, our program partners are continuing to provide assistance for local communities.

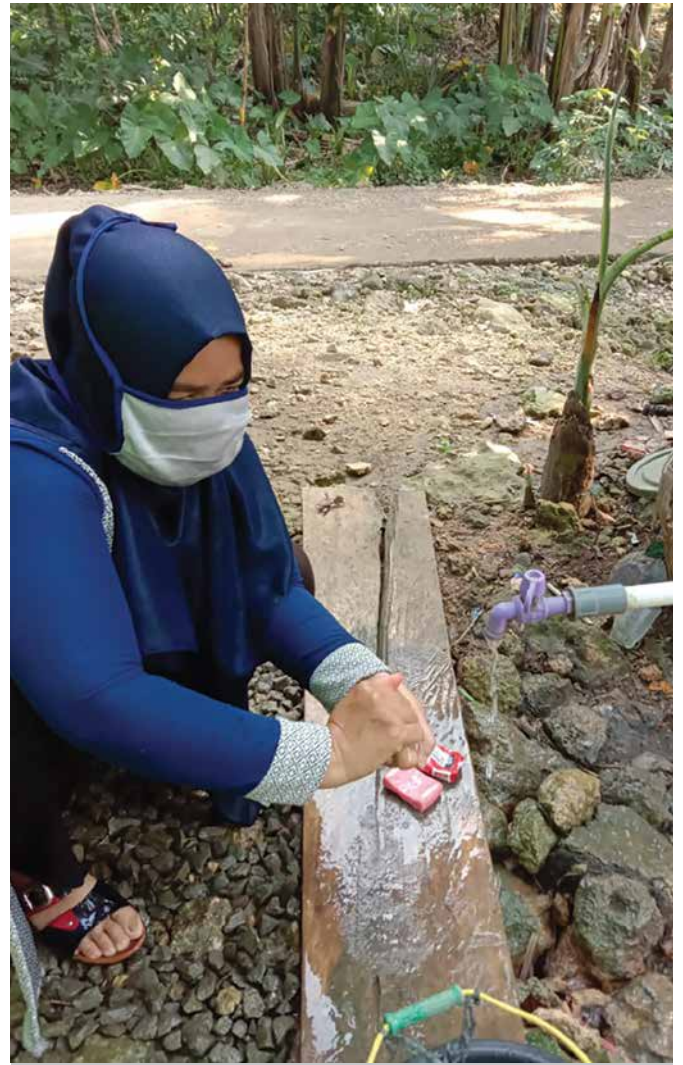
Health leaders are being further trained to provide COVID-specific hygiene solutions, including distributing masks and hand sanitizer where handwashing is not available. Throughout the year, health leaders have collaborated with program partners and communities to forge local solutions to an ongoing crisis. With your support, health leaders have been able to rise to the challenges faced in India and Indonesia and upskill through virtual training and consultation with program providers.

Travel remains limited across states and regions, but Opportunity's program partners have been able to create digital opportunities. This has included telehealth consults and providing essentials like grains, rice, and seeds in more remote locations where supply chains continue to be disrupted.

Thank you to our program partners, Healing Fields Foundation in India, and KOMIDA in Indonesia for providing images and updates from the field. ●



TO CRISIS





‘INSEPARABLY INTERTWINED’

LINKING POVERTY AND CLIMATE CHANGE

Heni feeds her family
with her harvest from her
local community garden.

© Sarah Gray

Poverty is a lot more than a lack of income. Many factors—such as climate change—impact poverty levels, a person’s resilience, and their ability to move out of poverty and into a sustainable livelihood.

“Poverty is about a lack of key resources needed for life,” said Calum Scott, the Global Impact Director for Opportunity International Australia. “These include clean air, food, water and sanitation – all of which are directly dependent on the natural resources provided by our environment. Other needs, including affordable energy, housing, education and decent work, are indirectly dependent on a liveable natural environment,” he said.

The World Bank estimates that 100 million people will be pushed into poverty by 2030 due to climate change.

The effects of climate change—increased frequency and severity of storms, floods, heatwaves and

drought—impact that liveable natural environment and pose a direct threat to families and communities, particularly many of Opportunity’s clients who are rural and dependent on subsistence agriculture and cash crops for survival.

The World Bank estimates that 100 million people will be pushed into poverty by 2030 due to climate change. Therefore, the acknowledgement that poverty and the environment are linked is being welcomed by organisations like Opportunity International Australia.

“Historically, there has been a mindset that economic prosperity can be won independent of our physical environment,” said Scott. “In respect to poverty, the traditional view was that increasing income would, in time, solve all other problems.”

But the rapidly changing climate has some tragic impacts for Opportunity’s microfinance (and additional health, education and safety) clients in India, Indonesia and Bangladesh.

“Increases in average temperatures affect inland areas most, severely

impacting living standards in many parts of India, while sea-level rise and extreme weather events will impact coastal areas of India and Bangladesh,” said Scott.

“Droughts, floods and extreme weather events damage crops, livestock and homes, while flooding impacts health through poorer water quality and sanitation and increased water-borne and vector-borne diseases such as diarrhea and malaria.”

“We are learning ourselves about the role we can play in minimising carbon emissions and helping the most vulnerable communities adapt to the impacts of climate change.”

This knowledge has led Opportunity to conduct its own research into how climate change is impacting microfinance clients, and how to build their climate resilience.

“We are learning ourselves about the role we can play in minimising carbon emissions and helping the most vulnerable communities adapt to the impacts of climate change,” Scott said.

“We have recently begun research with one of our microfinance partners to understand how they can best play a role in building the climate resilience of their clients and many of our partners have developed programs—for example, loans to fund clean energy products—to mitigate carbon emissions and help clients adapt to climate change risks,” he said.

“Our plan is to learn from our research, and our partners’ experience, to build a practical toolkit that will allow our partners to understand the climate change risks that their clients are exposed to and to tackle those risks in a strategic way.”

But COVID-19 has heightened what was already an urgent issue. The pandemic being another factor in what has been called the ‘triple threat’—climate change, COVID-19 and conflict—all waging a combined war on the world’s most vulnerable. In October, The World Bank predicted that the pandemic will create 115 million ‘new poor’ just this year as the world economies take a battering. An additional 57 million are expected to be pushed into extreme poverty—living on less than US\$1.90 per day—in South Asia alone. Another 40 million will be affected in sub-Saharan Africa.

“COVID-19 has clearly set back many of the global community’s goals for eradicating poverty,” Scott said. “There is a concern that the attention and effort required to cope with, and recover from, the pandemic will draw energy away from efforts to tackle climate change.”

Ironically, the global pandemic may have a positive outcome which stems from the insufficient global coordination dealing with the pandemic.

“The institutions that we rely on are not sufficiently resourced and have

been poorly prepared to cope with a risk that had been anticipated by the scientific community. Learning lessons from the pandemic would mean taking action earlier on climate change and recognising the limitations in international cooperation that make us vulnerable and prevent us dealing with these types of systemic risk. We can’t put our heads in the sand,” said Scott.

“It can’t be stated enough, but poverty is not simply about low income.”

The theme for the United Nations International Day for the Eradication of Poverty in 2020 was: Acting together to achieve social and environmental justice for all. The UN states that the issues of poverty and the environment are “inseparably intertwined” and that “social justice cannot be fully realized without aggressively rectifying environmental injustices at the same time.”

It is a significant acknowledgement according to Scott. “It can’t be stated enough, but poverty is not simply about low income,” he said.

“The SDGs [the UN Sustainable Development Goals] framework sets out 17 goals that all need to be tackled if we are to eradicate poverty in all its forms. No less than three of these goals have an environmental

focus: Goal 13 – Take urgent action to combat climate change and its impacts; Goal 14 – Conserve and sustainably use the oceans, seas and marine resources for sustainable development; Goal 15 – Protect, restore and promote sustainable use of terrestrial ecosystems, sustainably manage forests, combat desertification, and halt and reverse land degradation and halt biodiversity loss. Of course, poverty is also defined by other dimensions including health, education and unequal access to resources,” he said.

The UN is now hoping for a holistic approach to tackle the climate change/poverty link. One solution is to look at the work already being done.

“Many of the solutions are already there. Across the globe there are examples of advanced farming techniques that make livelihoods more resilient, while also reducing carbon emissions. There is scope to work with the world’s 800M smallholder farmers to promote these solutions,” Scott said.

“This gives me great encouragement, that the solutions to the environmental problems we face are within our grasp. I’m hopeful that the work Opportunity is leading will help develop and spread those solutions and have a lasting impact in reducing vulnerability and poverty.” ●



Henri with her husband and son Yardi at their community garden. © Sarah Gray

FAITH, LEADERSHIP AND PHILANTHROPY THROUGH THE GENERATIONS

Paul McClintock AO is widely known as one of Australian's most influential business leaders. Opportunity's **Veronika Peters** met with Paul and his daughter **Claire** to talk about faith, leadership, and philanthropy.

Veronika Peters: What role has faith played in your career choices?

Paul McClintock: Faith is a fundamental part of who I am. Being educated by the Jesuits, I saw the idea of being a 'man for others' role-modelled and I took up the challenge to lead.

Claire McClintock: My faith impacts how I live my career each day, how I value my team members and how I help them live a life of purpose.

VP: What does leadership mean to you?

CM: Leadership is leading from the front, leading by example. We can never expect others to do what we are not willing to do ourselves. The world needs strong leaders who can lead with EQ [emotional intelligence]. There is nothing wrong with following, as long as you are following a true leader.

PM: (Laughs) In a battle it's good to follow – well behind! Servant leadership is an old concept – but it stands the test of time. It is not about being humble. It is leading for the good of others.

VP: What have been the hardest lessons you've learnt in leadership?

PM: My leadership style is collaborative, seeking to bring out



the best in others. This is hard when it does not work because a certain situation requires you to act with an authoritative style. You have to do it sometimes and then step back again – and it confronts people. I had to learn that – mostly by doing it badly and learning from the experience.

CM: Early on I was told that honest feedback is a gift. It can be, but you need to learn how to receive it and give it nicely wrapped. Most people shy away from confronting difficult situations.

VP: What advice would you give someone just starting out in their career?

CM: Be comfortable and be authentically you. I also had to learn

to not let what happens in my life influence how I show up as a leader.

PM: Keep your focus on who you are leading and how you can help them, rather than establishing yourself as the leader. Don't take yourself too seriously so leadership can remain enjoyable. Humour helps!

VP: What role did Philanthropy play in your upbringing?

PM: My parents were philanthropic in that they always looked out for and helped 'the birds with broken wings'. They were successful, yet there was a time in their life when they were in need and received financial help. When they wanted to repay, they were asked to help

others instead. My father never forgot this.

CM: I had a good upbringing and with that comes the responsibility to give back. I always considered it a joy rather than a burden. It's all about finding the right avenue to do good.

VP: How do you go about choosing your philanthropic commitments as a family? Is there a formal process?

PM: Yes! When we got involved with Opportunity, we learnt from others about their giving journey and we wanted our whole family to be involved too. We were surprised to learn it didn't take as much money as we had thought to set up a PAF [private ancillary fund] and that we could add more over the years. We came together as a couple with our three children, placed all documents of various charities we supported all over the floor and then discussed and ranked them in A and B categories. Every family member is a director. We wanted to be more strategic and personally involved in our giving.

CM: It creates a vehicle for charitable giving to live beyond Dad and Elizabeth's life. It is enjoyable to plan our family's legacy together. We have narrowed our focus areas down to poverty eradication, education and health. Opportunity ticks all three of those boxes!

VP: What are your thoughts on COVID-19's impact on people living in poverty?

CM: COVID-19 further highlights the great inequalities in the world. Australia is fortunate as a whole. We might have been hit but it is nothing compared to the multiple crises that developing countries are facing right now who were already in dire straits before the pandemic.

VP: Paul, what is the Australian government's role in this?

PM: Governments are capable of responding to specific crises—like our Tsunami response—within a day. The situation is different here [with COVID-19]: our leaders are focused on our own survival, there is no clear path or end point; the challenge is a global one. Our politicians are focused on dealing with our country at the moment. This might change when the dust eventually settles.

VP: Australians like to support local causes. How can we draw people's attention beyond our borders?

PM: This is where leadership comes in. The right people and the right channels need to be mobilised at the right time for people to make meaningful contributions. People give when they see the difference they can make to individual lives and communities. Then it is not a bottomless pit but real people needing our help to rebuild their lives.

VP: Why have you been such faithful supporters of Opportunity?

CM: As financial controller I appreciate the financial model and the tangibility of who we are supporting. I connect with the stories of the entrepreneurs and communities we are supporting. It is the old saying "If you give a man a fish, you will feed him for a day. But if you teach a man to fish, you will feed him for a lifetime". This aligns with our family's giving philosophy. It is helping with dignity.

VP: What are some of the positive changes you would like to see coming from COVID-19?

CM: A greater appreciation of how much we need each other and want to connect with each other. And an appreciation for the people on the margins who might be lonely or in need.

PM: I keep saying, not tell people to come back to the office until you have figured out what you want them to do there. COVID-19 has broken down existing systems and assumptions including our concept of time and connection and communication and how we get things done. We got a window into what the power and limitations of technology are and a heightened sense of what we truly value. This re-think is exciting, but we won't feel truly excited until we have mastered the disease. But by then we will have found new ways of living our lives—and this can be a good thing. ●



▶ Claire and Paul McClintock (left, middle) with Opportunity International Australia's Veronika Peters (right)

GROWING FRUIT ON OTHER PEOPLE'S TREES

Something troubling has been left out of Opportunity International Australia's historical narrative. The story goes that Opportunity founder David Bussau lent Indonesian man, Ketut Suweria, \$50. Ketut started a tailoring business, became self-sufficient, repaid the loan, and went on to start other businesses. But yes, there is more.

“It was an issue of bondage,” said David Bussau while visiting Opportunity International Australia's office in November as part of his 80th birthday celebrations. “Ketut was a farmer. He had mortgaged one of his children to borrow from loan-sharks to be able to survive. His son had been taken off him to work on someone else's farm in order to pay the debt that he owed.”

That ‘issue’ is tragically commonplace—then and now—and shows the desperation and vulnerability that families living in poverty can find themselves in.

The removal of that vulnerability is what underpins microfinance. And the answer—then and now—remains the same, which for David and Ketut was simple: “get rid of the guy's debt. Give the guy some capital so he can set up some sort of income generating enterprise at an interest rate he could afford.”

And it is the interest rate that is crucial. David's thinking was to help people in the developing world break away from the Western dependency model, to enable them to provide for themselves and their family.

“I was never really good at just giving people money. I expected to see some productivity from providing capital. If a person feels productive, then their whole attitude to life changes: they have dignity, they have hope,” he said.

“If a person feels productive, then their whole attitude to life changes: they have dignity, they have hope.”

David grew up in an orphanage in post-war New Zealand. He had nothing. What developed was a burning desire to change that nothingness, so he dreamed of wealth and started his first business at 15.

“I decided I wanted to be a millionaire by the time I was 40,” he said.

But his time in an orphanage gave him something else.

“You needed to be creative to survive. You needed to think laterally, to find multiple solutions to a problem,” he said.

They were skills that would serve him—a man who would be named as one of Australia's top 10 most creative thinkers—well in the future.

At 35 David had an epiphany, something he insists came from his wife Carol. It would later be referred to as ‘the economics of enough’.

“It was a personal thing,” he said. “At 35 I knew we had sufficient finances to live comfortably and I thought, ‘Why am I accumulating more?’. It boiled down to self-indulgence; I was accumulating things that I thought would bring satisfaction to my life.”

But what ultimately brought satisfaction was helping others. It started after Cyclone Tracy and developed in Indonesia in the late 1970s.

“We went to Indonesia because of an earthquake. We went there to build schools, churches, dams, bridges,” David said. “Microenterprise as a concept wasn't on my mind – it [small loans] was a way that I could help somebody. It just snowballed after we supported Ketut. It was never our

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goal to be a large organisation. It was a personal ministry and it grew from that,” he said.

Microfinance became popular. It garnered a lot of attention as the importance of financial inclusion and sustainable income generation became realised. David began consulting for Al Whittaker at the Institute for International Development Incorporated (IIDI) which soon after became Opportunity International.

What started with one small loan to a farmer has grown exponentially. In 2020, Opportunity International Australia is assisting more than 6.5 million families across Asia with small loans. Opportunity's work has also expanded into the related areas of health, education and creating communities free of domestic violence and sex trafficking.

Not bad for a man whose first business was running a hot-dog stand. But David's genius is knowing where he adds the most value and when to step away. “God gives us an opportunity and then we release it. The power is in the releasing,” he said.

“I'm not going to end poverty, but I can invest my life into other people. I can grow fruit on other people's trees.” ●



COVID-19 CHRISTMAS APPEAL

The women, men, and children of India continue to face a fight like no other, and we need you.

In a single day, India can have more newly recorded cases than Australia has had in total. Far more than a health pandemic, this is a humanitarian crisis. We must do what we can to help.

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poverty. **End it**



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Felipus' palm sugar business has provided an alternative to destructive palm oil harvesting. Where palm oil destroys the native palm forests, palm sugar can sustainably produce high yields of sugar for up to one hundred years when using traditional techniques. © Sarah Gray