

# AGENCY

The capacity for people to make their own choices.



## Building better futures

How we're creating climate resilience

Responding to India's second wave

David Bussau reflects on a legacy of opportunity

Meet Tour de France star, Ben O'Connor



# Bringing the field to you

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**What do you think of the new-look Agency? Have a question, or a philanthropy story you want to share?**

Send your feedback to Joanne at [jillie@opportunity.org](mailto:jillie@opportunity.org)

## About Opportunity International Australia

Opportunity International Australia is ending poverty in developing countries – one family and one community at a time. By providing small loans and other support services to families in need, Opportunity helps them grow their own businesses and generate sustainable incomes so they can lift themselves out of poverty with dignity – creating a new future for generations to come.

### On the covers:

Amina Mendez grew up in a poor village, on just \$4 a day. Her family struggled to afford the basic necessities of life. Amina and her sister, Rina, often went to bed hungry. They had a leaking roof, no school supplies and ate scraps to survive. Amina remembers, "No matter how hard we worked, we seemed to be trapped in a cycle of poverty."

Then Amina's mother, Remy, took a loan of \$123 from Opportunity's microfinance partner to start a farming business. With hard work, the family secured a sustainable income. The girls were able to finish school and go on to further education.

Today, Amina is a social worker, and Rina is a teacher with a PhD.

**This is the power of a small loan.**

# Building better lives

**We feared that the devastation COVID-19 caused in India would at some point hit Indonesia. That happened in June of this year.**

Daily cases began doubling every fortnight. The reported number of new cases went up tenfold to over 55,000 while reputable global reporting agencies indicated that the reality was likely 20 times higher. The death rate also skyrocketed to three times the global average.

Before this point, our partners had seen the virus spread haphazardly with one or two people in a family or branch catching it. Now reports show whole families and branches falling ill.

One distressing development is the impact on children. By the end of June, around 250,000 children had tested positive, with infants under two years old having the highest death rates.

This is heartbreaking, because like all parents, those we serve strive to give their children a better start in life than they had.

Building a business enables them to create the stability their children need to have adequate nutrition, health and education - the cornerstones of breaking free from poverty. The virus is threatening to take this away.

It's now more critical than ever for Opportunity to provide the parents we serve with the resources they need to build an environment in which their kids can thrive. Regardless of what is thrown at them, whether exploitation or natural disaster, our clients show an ongoing tenacity and resilience to use whatever is at their disposal to create a stable income for their families. This continues to inspire us to do whatever we can to help them succeed.

Thank you so much for your support. Every day, we see how, even through the most trying situations, this support is being put to use to build better lives.



**Simon Lynch**

*Indonesia Program Director  
Opportunity International Australia*

"It's now more critical than ever for Opportunity to provide the parents we serve with the resources they need to build an environment in which their kids can thrive."



## In the Press

### Opportunity's work featured in various media over the last few months.

In June, Mark Daniels was interviewed on Melbourne radio station **The Light** about the crisis in India. In July, Simon Lynch was interviewed on **ABC's RN Breakfast** with Fran Kelly on COVID in Indonesia. Interviews with Simon also featured in the **Australian Financial Review** in July and on **Hope 103.2** in August. New CEO, Scott Walters, was interviewed on **Vision Christian Radio** and in **Sight magazine** in August.

Visit [www.opportunity.org.au](http://www.opportunity.org.au) and our socials for these stories and more.





## Thanks to your support...



**5,393,544 families in India and 1,274,353 in Indonesia** are currently accessing small loans



**46,823 telemedicine consultations** conducted by Opportunity partner, Cashpor, in India between April and July



**51,000 calls** taken through Operation Red Alert's new anti-trafficking and anti-child-marriage helpline



**231,000 school fee loans** given in India, ensuring children can access and stay in school

### MICROFINANCE

#### Safeguarding financial futures

Prolonged restrictions and lockdowns continue to impact small business owners. Opportunity continues to offer loan moratoriums in India, Indonesia and Bangladesh, and many of our partners have provided emergency relief in response to this year's surges in COVID-19 infections.

More than two thirds of our clients in Indonesia have lost significant income. Our partners responded to both waves by meeting with every one of our clients to assess their situations, before providing them with information on how to stay safe from COVID-19, assistance accessing grants and rescheduling loans. Small loans can help save and protect their businesses during the pandemic. We facilitated the provision of food kits, health supplies, personal protective equipment and support through our network of partners.

In India, our microfinance partners are moving from relief efforts to recovery and reform. While case numbers have stabilised overall, there are rising numbers of infections in Kerala, south India. We're supporting the rebuild by providing loan top-ups and financial protection products like COVID-19 insurance for frontline workers, among them drivers and loaders who use their own vehicles to transport supplies like oxygen cylinders.

*Adelina earns less for her vegetables since the pandemic started. (Sumlili, Indonesia)*



### HEALTH

#### Ramping up vaccinations and education

Given vaccine access is key to India's COVID-19 recovery, Opportunity partners are setting up more than 15,000 vaccination camps across the country with the local government. We have reached more than 560,000 beneficiaries through 4,430 vaccination camps in India, with over 100 vaccination camps scheduled every day until November 2021. Opportunity partnered with Indian community-based microfinance institutions to offer: mobile out-patient care in Pune's urban slums, consults via 336 telemedicine clinics in rural areas of Uttar Pradesh and Bihar, a user-friendly mobile telemedicine app and a multi-lingual 24/7 hotline, to ensure everyone can access care regardless of literacy levels.

In Indonesia, Health Leaders continue to work in their communities to bring COVID-19 education and supplies. Our second-wave response includes: preventing infection and supporting home-based care with health information; and expediting mass vaccination camps. One of our partners is providing a drive-through vaccination hub for their community.

To fight misinformation and mobilise communities, our teams have trained health educators and developed education materials for partners in India, Indonesia, Bangladesh and Nepal, reaching tens of millions of vulnerable people.

*A woman from Kerala, south India, registers to receive her vaccine.*



### WOMEN'S SAFETY

#### Using tech to protect women and girls

COVID-19 continues to increase the risk of domestic violence and human trafficking and threaten access to support. In response, **Operation Red Alert** staff addressed instances of domestic violence while handing out food relief. Women were offered free counselling services during restrictions.

**Operation Red Alert's Safe Village Program** received more than 51,000 calls through its new anti-trafficking helpline to report trafficking and child marriage. The team helps women file complaints at police stations, access medical services, buy groceries or essential items and acquire a pass to move out of their homes in a crisis. E-learning modules and online platforms helped educate affected women about sex trafficking, domestic violence and laws protecting their rights.

**Operation PeaceMaker** ramped up counselling services through its new national helpline number for women and girls to report domestic violence. PeaceMakers received safety kits including masks, gloves, face shields and sanitisers, enabling continuation of their critical work. PeaceMakers provided 2,761 emotional wellbeing checks and grief counselling sessions to local police officers forced into isolation after testing positive for COVID-19 and often traumatised by the high death rate they face in their communities.

*Women in India gather where permissible to learn about their rights and how to access care.*



### EDUCATION

#### Expanding horizons

Opportunity EduFinance recently completed a strategic assessment of its model and opportunities in India. Local, low-cost non-state schools need more capital investment and professional development training to continue providing quality education for the 92 million children attending these schools.

Research conducted by EduFinance and KPMG India will inform how barriers to finance and needs for professional development are addressed in a new program model. The study surveyed 100 low-cost private schools across nine states, 16 professional development organisations, as well as financial institutions and regional school associations. The sector will need to undergo change to overcome the effects of COVID-19. A new EduQuality pilot was recently launched with All Pakistan Private Schools Federation using a train-the-trainers model to build the skills of 100 local staff.

In July, Opportunity EduFinance hosted an event linked to the 2021 Global Education Summit titled *Exploring Alternative Sources of Finances to Fund the Global Education Deficit*. Panellists included Liesbet Steer, Director of The Education Commission, chaired by former UK Prime Minister, Gordon Brown, as well as Scott Sheridan and Andrew McCusker from Opportunity International Edufinance.

*Acu's mum, Bu Acih, uses EduFinance loans to ensure her children get good educations. (West Java, Indonesia)*





# A LEGACY OF OPPORTUNITY

As we approach 45 years since Opportunity International founder, David Bussau, first arrived in Indonesia, it's an opportune time to reflect on what has grown from those early beginnings.



**Early into his success, entrepreneur David Bussau, a millionaire at 35, realised the 'economics of enough'.**

"I reached a turning point. I started thinking how much is enough. I had 15 different businesses and I was just going through the process of building and selling potential. But where was that taking me? I didn't need a yacht, a mansion or a vacation house. How was I going to use the resources God was giving me? Having been abandoned as a child and starting life with no resources, I came to realise everything I had, I had been blessed with."

David gave away or sold all but his essential equipment and took a leap of faith. In 1975 he moved his young family to Darwin and organised a team of volunteers to help rebuild in the aftermath of Cyclone Tracy, which had left 20,000 people homeless.

As that project reached completion, the minister of the local church reached out with a need: An earthquake had shaken Bali, killing 600 people. Communities needed help to rebuild. The family moved to Bali in 1976 to support the Christian community of Blimbingsari.

**"You can see God's stamp all over Opportunity International."**

## Humble beginnings

Following the devastation, the villagers were able to rebuild their lightweight homes, with traditional *alang alang* straw roofs, but they struggled with the loss of the heart of their community – a white timber church. In converting to Christianity from Hinduism many people had lost their culture and were ostracised from other villages.

David, with his construction background, was the perfect man for the job. He recalls blindly answering the call to help, not knowing what he was getting himself and his young family into by moving to a remote tropical forest far from the world they had known.

"This was my first real exercise in faith," he says. "Even when I'm out of my depth I like to take on a challenge. I jumped into it trusting and believing that God would redeem if I screwed up."

## Locked in a daily struggle

The move was confronting; Bali wasn't the tourist haven it is today. Desperation hung in the air. People lived hand to mouth and were vulnerable to every natural event. David was disturbed by what he saw. He thought initially that it was only a lack of resources that brought about hunger and poverty.

But, during his first year in Bali, he started to understand the complexities of poverty. "I was shocked by the number of people I met who were locked into cycles of generational debt. Seeing the conditions and tyranny of systemic injustice that people living in poverty experienced, and that tyranny was deeply infused in the system, that was the trigger."

As David pondered with local colleagues and friends, it became clear that loans, rather than straight charity would be beneficial in the long term.

With smaller amounts, they knew they could reach more people, and those who were the poorest. It was also very important that the loans came through existing and trusted community structures rather than from outsiders.

*Above: David, now in his 80s, has been recognised as an EY Entrepreneur of the Year 2003, Senior Australian of the Year 2008, and Order of Australia for services to international development.*

*Right Top: David spent much of his time in Indonesia in the late 70s traveling from village to village by bike to work on projects.*

**"Microfinance institutions need to be concerned with other aspects of clients' lives and their health."**

## Serving 6.3 million people today

"After making tens of thousands of loans you realise that the economics is only part of the process. Economic development, without focusing on other areas like health and education is meaningless. It's just a transactional relationship that you have. Microfinance institutions need to be concerned with other aspects of the client's lives and their health," says David.

While David has since established 15 other organisations that contribute to social justice, and he has travelled all over the world for his international development work, these original principles still guide Opportunity today, as we serve 6.3 million people throughout Indonesia and India.

"Our original intent wasn't to set up an international organisation, it just grew. That's the way God works. Do what He puts in front of you, the more doors he opens up. The result is that God is glorified through it. You can see God's stamp all over Opportunity International."

While he doesn't claim this founding work as his own to pass on, David has no doubt left this legacy of opportunity: Opportunity for people with business ideas and a strong work ethic to leave poverty behind for good, and to give the next generation a brighter future.

*Right bottom: Pak Nyoman Yusef from Blimbingsari was one of the first to receive a loan for his coconut business.*





# Opportunity's health response in India

Photos supplied by Cashpor, ESAF, Equitas, Healing Fields, Uplift.

**Thanks to the generous support of the Opportunity community, we were able to move swiftly to provide relief to those hardest hit by the virus's second wave in India.**

Microfinance institutions provided existing footprints and trusted networks into communities, enabling last-mile delivery of healthcare, support and relief packages.

We supported Indian health services and systems to deliver mass vaccination camps, mobile medical vans, a 'doctor on the doorstep' program, education, training and food ration kits for safe isolation at home.



**01.** Opportunity partner Uplift ran two free mobile medical vans in containment zones in 14 urban slums of Pune, where no other health services were available. Vans provided primary care for an initial six-month period; on their busiest day they saw over 500 patients.

**02.** More than 700 people with mild symptoms or exposure to COVID-19 isolated in 70 village-level quarantine centres established by Opportunity's partners, like Healing Fields, and run by Health Leaders trained by Opportunity. Centres were located in unused school buildings, churches or government offices and helped people who lived in crowded circumstances to isolate safely.

**03.** Opportunity supported Healing Fields to deliver COVID-19 education to tackle rampant misinformation, via SMS, WhatsApp, comics, posters, voice message and in-person meetings where possible. Healing Fields has trained more than 1,200 COVID-19 Health Leaders who delivered information to 1.5 million vulnerable people.



**04.** More than 560,000 people have been vaccinated in over 4,400 free Equitas pop-up vaccination camps as of July 2021, making it more convenient for communities to get immunised. (Vaccinations in private health facilities can cost up to INR 1,000 (AUD 20) excluding the cost of transport and loss of wages.)

**05.** Opportunity's partners helped deliver thousands of food ration kits including rice, vegetables and chai, sanitary kits and medicine to people in urban slums or rural communities so they could isolate safely. These women received food ration kits from Healing Fields.



**06.** A man from Kerala, south India, receives his first vaccination against COVID-19 at our mass vaccination camp with partner, ESAF. ESAF is operating targeted vaccination camps to reach 100 per cent immunisation for tribal and ethnic minority communities in Kerala.

**07.** Opportunity supported Cashpor to establish a total of 700 telemedicine clinics, operated by Health Leaders, providing free telemedicine services to more than one million households. Geeta (right), benefited when a doctor diagnosed her daughter Ankita's condition and sent a prescription to their mobile phone.



# Planning for a changed future

Opportunity's clients are amongst the most vulnerable to a changing environment. Here's how we are building resilience and planning for future generations.

**Climate change is a chronic challenge for the poorest people that will long outlast the pandemic. It 'threatens to undo the last 50 years of development, global health and poverty reduction,' according to a United Nations report.**

It could push more than 120 million more people into poverty by 2030 and will have the most severe impact in poor countries, regions, and the places poor people live and work, said Philip Alston, UN Special Rapporteur on extreme poverty and human rights, and author of the report.

While people in poverty are responsible for just a fraction of global emissions, they will bear the brunt of climate change, and have the least capacity to protect themselves.

"Many of our clients have already seen negative impact on their livelihoods through reduced agricultural yields resulting from increasing temperatures and more variable and extreme rainfall (flooding and drought)," says Calum Scott, Global Impact Director, Opportunity International Australia.

Our partners in India and Indonesia have seen severe storms impact an increasing share of their clients in recent years.

"A lack of savings can mean that assets must be sold or food, education or medicines foregone in the face of an extreme weather event," says Calum.

## Building climate resilience across our programs

Since 2019, Opportunity has been involved in research in Rwanda which informs our climate strategy by identifying client needs and how we can best serve them.

"We are seeing a need for better weather forecasting for agriculture clients, and training on how to adjust crops and farming techniques to better cope with a changing climate. We are also looking at how we can equip our partners in all countries to better manage climate risks and adapt financial products to best fit clients' needs," says Calum.

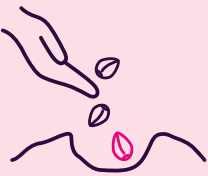
The learnings are translating into Asia in a number of ways. Our partner ESAF in India is engaged in environmental reporting and providing credit for clean energy products; Cashpor in green micro loans (reduced interest if the borrower tends a gifted tree to maturity); and Satya/Pahal have recently accessed US\$18m in reduced-interest loans to fund agriculture and livestock insurance.

We can build on these examples by implementing a climate resilience strategy across our network.

*Opportunity's SPM team presents at the World Forum on Climate Justice in Glasgow from 21-23 September 2021 on The Role of Microfinance Providers in Promoting Climate Resilience in Vulnerable Communities.*



## Opportunity's Principles on Climate Change



### 01. Locally led solutions

Local communities on the 'frontlines' of climate change rarely have a voice in the decisions that affect them.

Though we can confidently say that climate change will impact the majority of our clients, the specific risks and impacts vary significantly from area to area.

Opportunity is endorsing the Principles for Locally Led Adaptation, a global initiative to ensure that local communities and households are involved in the design of solutions.



### 02. Adding green microfinance to best practice

Ninety-five per cent of our implementing partners report annually on their compliance with industry best practices. Green best practices which are essential for clients will be added to this framework in the next six months, along with training for partners.

"This will be a step in promoting awareness across partners of the need to assess climate risks and the potential to promote climate resilience," says Calum.



### 03. Measuring and managing climate risks

From the climate change research in Rwanda, we will provide an evolving toolkit and resource base for partners. This will help them identify, manage and report on climate risks. It will also help them identify opportunities to expand programs and services, for example, counting 'green jobs'.

Opportunity's mission is social justice and uplifting the most vulnerable. Climate change emphasises the intergenerational dimension of this work.

"We need to take action now to reduce the impact of climate change on future generations and to equip them with the skills and resources they need to thrive in a changed, and changing, environment. The best research and modelling shows that the scale of the future benefits from taking action on climate change far outweighs any sacrifice made now," says Calum

*Above: A climate resilient strategy will assist farmers in managing a changing environment and reduce the impact of climate change on future generations.*



# A matter of family

Ben O'Connor's performance at the Tour de France this July was the best debut by an Australian rider ever in the race's 118-year history. The family celebrated the victory together in what Ben's father, Opportunity Board member, John O'Connor, calls 'a beautiful set of circumstances'.

**"Dad was a good example of leadership, and I took that role for some of the teams I was on."**

**BEN O'CONNOR**

**Opportunity:** Congratulations on your performance, Ben! You must be so proud, John? Can you share a bit about the relationship between you?

**Ben O'Connor:** We've always been close. Dad came to all my football and cricket games and sports events. Sport was always a priority and Dad was supportive of whatever I was doing. When I started bike racing, it was dad who took me to my first event.

**John O'Connor:** We are incredibly proud. All we've ever wanted was for our children to do the best they possibly could.

**O:** When did you know you wanted to pursue bike racing, Ben?

**BOC:** I started racing after high school in 2014. It was a couple of years later that I realised I could be good at it and bike riding could be a career. My pathway was different to many others, in that I didn't go up through the Australian junior system, I kind of rocked up when I was 18.

**O:** What does it mean to you to have won a stage and finished fourth overall in the 2021 Tour?

**BOC:** When I went into the Tour I had done well in some races before, so I thought I could maybe make top 10. The Stage 9 win was great because you have that moment of crossing the line. But there is more pride and sense of accomplishment in the overall win. I'm overwhelmed, it's a bit mind blowing!

**O:** There were some horrific crashes in the Tour, how did you push through?

**BOC:** In the crash on the first stage, I thought I had broken my shoulder, I was bleeding everywhere, I thought my race was over. When the road is narrow that's when the big falls happen and the Tour de France is the worst for them. I didn't want to leave after day one. It's the biggest race in the world, when you're in pain, you just think about getting to the end.

**O:** The Tour covered 3,414km of riding over 21 days, what was the toughest part?

**BOC:** Mont Ventoux was the most challenging part. After the cold of the Alps, it was 35 degrees and it's a long climb. It's was a long way of suffering!

**O:** What are some of the lessons your dad passed on that have set you up for success?

**BOC:** Do your best and stay humble. We didn't take anything for granted growing up. Dad was a good example of leadership, and I took that role for some of the teams I was on.

**O:** John, talking about leadership, what drew you to the Board of Opportunity?

**JOC:** In the latter part of my career with PwC, I spent some time in India. Staying in expensive hotels eating three-course meals, it was jarring that 50m down the road there is abject poverty. I wanted to do something about this – and soon after I was introduced to Opportunity. I have had 10 years of wonderful experience on the Board.

The Opportunity model works. You're not going to solve poverty with quick fixes. The transformative effect of working with people to improve the lives of their children is very motivating. Every parent wants to be able to help their child do the best they can. That resonates with me.

**O:** There is a generational thread in your story and Opportunity's?

**JOC:** My parents came from very humble backgrounds and they instilled in me the desire to do my best always with the talents I had. My mum always saw the positive. She was a giver.

She gave in death. The only reason Kathie and I were here in Europe was because of the timing of mum's passing [we travelled to the UK for her funeral]. We see this as mum's final gift to us; to be able to experience this achievement with Ben.

**O:** Ben, have you been given an opportunity that has changed your life?

**BOC:** Wayne Evans kicked my cycling career into gear. Wayne lives in Perth and runs a bike shop and a small team. He took a chance on me and gave me an opportunity to join the team and race in the National Road Series in Australia. He had so much faith in me, he was always saying, 'You can make it one day'.

**JOC:** Wayne is overjoyed with what Ben has been able to achieve to date!

**O:** What does legacy mean to you?

**BOC:** A legacy is something for kids to strive for and achieve. Something that people don't forget. I want to inspire people to be active and pursue their goals.

**JOC:** People are inspired by Ben's success. With his previous team, Dimension Data for Qhubeka, he was part of a program giving bicycles to school children in South Africa so they could get to school. That sense of purpose is important.

My legacy is to enable my own children to do the best they can, and through Opportunity, I work to help other parents do the same for their children.

If you'd like to explore philanthropy further, please contact Ben Scott at [bscott@opportunity.org](mailto:bscott@opportunity.org)



Opposite: Ben O'Connor secures the win on the summit of Tignes in Stage 9 of the 2021 Tour de France. Tim de Waele, Getty Images.

Right: Ben with John, mum Kathie, and fiancé Sarah, at the finish on the Champs-Élysées in Paris.





# A spruiker for philanthropy!

"I support Opportunity because I am keen to support women. Women don't just help themselves but always help the next generation as well."



**When Laurie Cowled lost her husband, Ron, unexpectedly 17 years ago, she found herself at a crossroads.**

"I didn't know how many days I had left," she says. "But I had a plan to carry out." Laurie and Ron had agreed that whoever survived the other would need to be a good steward of their money.

Laurie and Ron met in their fifties and didn't have children. "I could have waited until I died and just left everything to charities, but I wanted to make an informed decision, so I reached out to some people to educate myself," she says.

Laurie sought advice on the best ways to give and through that process, set up a foundation.

Born and raised in country Australia during the Great Depression, young Laurie dreamed of a career in the performing arts. But back then she didn't know anyone who could help her. Instead, she pursued a banking career. When the opportunity arose to give back, Laurie chose to help young rural women through various scholarships.

"I have had such joy over the years seeing many amazing young women graduate through our scholarship program! I have stayed in touch with many of them."

The joy of seeing women fulfil their dreams led to Laurie's interest in helping women in developing countries. Laurie heard about Opportunity International Australia through a friend. As a former banker, she appreciates Opportunity's model of providing small loans to women to help them grow their own businesses and secure sustainable incomes.

"I support Opportunity because I am keen to support women. Women don't just help themselves but always help the next generation as well," she says.

Laurie had the chance to see her support in action when she visited West Timor in Indonesia in 2008. "It was fascinating for me as a farmer's daughter to see how well organised the farming women and villages were. Women worked together to co-guarantee each other's loans—a 98 per cent repayment rate is quite impressive!"

These days Laurie passionately supports Opportunity's health program in India as it reaches whole families with vital health education. She recently shared her experience with Opportunity with her Toastmasters Club.

Now, almost 92, Laurie remains passionate yet practical about her giving.

"I am a banker; philanthropy is a pragmatic business decision of where I can make the most difference," she says.

"I give because I get such joy from giving—even a small amount can make such a difference," she says. "I am excited to give now, and I am excited to be leaving a gift in my Will. A gift to Opportunity in your Will becomes an ongoing help for those in poverty. I'm a spruiker for philanthropy!"

**It's estimated that more than half of Australians don't have a valid Will.** And up to 70 per cent don't have a living Will, according to Advanced Care Planning Australia.

To make a legally valid Will for free, visit Gathered Here at: [wills.gatheredhere.com.au/c/oia](https://wills.gatheredhere.com.au/c/oia)

Leaving a gift in your Will is simple, you don't even need to specify the gift size but can simply leave a percentage or a residual gift to the charity of your choice after your family is taken care of. Many supporters consider this the most significant gift they will ever give, and it brings them great joy to know that their gift will provide for others in need for many years to come.

To talk to someone about leaving a gift in your Will, contact our philanthropy team on: [giftinwills@opportunity.org.au](mailto:giftinwills@opportunity.org.au)



Scan this QR code to watch a video of Amina's story.



## Thank you for your continued generosity

It's thanks to your support that we have been able to increase our investment in programs that create new opportunities for resilient and hard-working women and families across Asia.

Thanks to you, we have been able to protect and build more businesses, help more children return to school, reach more women and girls with anti-violence and human trafficking awareness and protection, and to extend our health program by training more Health Leaders and providing emergency relief through programs in India and Indonesia.

**With deepest gratitude, and sincerest thanks from the Opportunity team.**

*On behalf of those we serve.*

Opportunity International Australia is an Australian Council for International Development (ACFID) Member and is committed to full adherence to the ACFID Code of Conduct.



Opportunity International Australia receives support from the Australian Government through the Australian NGO Cooperation Program (ANCP).



Opportunity International Australia is a member of the Australian Disability and Development Consortium (ADDC). The ADDC is a network of agencies, organisations and individuals with an interest in disability-inclusive development within Australia and internationally.





“A loan helped my mum; it helped me. It’s going to help generations after me. Your support matters, not just to the families receiving the loans, but to their children’s children. They will never know the name of Opportunity, because they won’t need to, they won’t be poor anymore.”

**Amina Mendez, daughter of a loan client**



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