

# AGENCY

The capacity for people to make their own choices.



## Break the Bias

Celebrating International  
Women's Day 2022

Opportunity's  
response to  
climate change

Investing in  
education for  
the future



# Bringing the field to you

- 
- 03** Letter from the Field
  - 04** Impact Dashboard  
News in Brief
  - 06** **Opportunity's response to climate change**
  - 08** **Helping COVID-19 patients breathe easier in Indonesia**
  - 10** **Investing in education for the future**
  - 12** **Helping businesses find their purpose**  
One Co. Foundation's partnership with Opportunity
  - 14** **Break the bias**  
Empowering women on International Women's Day

## 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.

[opportunity.org.au](https://opportunity.org.au)

### On the covers:

Indra, an entrepreneur in India, is empowered to break the bias and support her family with her pickle and dry masala business.

### Above:

A small loan can help a woman set up her own tailoring business to lift herself and her family out of poverty.

# The fight against poverty

The first wave of COVID-19 erased the gains made over a decade in a single year, pushing over 230 million people back into poverty in just one year of the pandemic.

**In 2019 the United Nations Development Programme (UNDP) reported that India had succeeded in lifting 271 million people out of poverty between 2006 and 2016.**

There was further reduction of poverty in the ensuing years and by 2019, as per UNDP, the number of poor in India decreased to 364 million, down from 650 million in 2006.

**Over 100 million low-income earners lost their jobs and over 50 per cent of women suffered permanent job loss.**

The World Bank estimates that the first wave of COVID-19 has triggered the worst reversal on the path towards the goal of poverty reduction. It estimates that global poverty (people earning less than \$2 a day) will rise for the first time in 20 years, with South Asia contributing to 61 per cent of this increase, with the majority from India.

The second wave only worsened this crisis, while the third wave has made matters very complex and recovery even more arduous and daunting.

Dia Vikas had started its work in India in 2007 with the objective of reaching families living in extreme poverty with financial services through a network of partner microfinance institutions targeting unreached and under-reached geographies.

Through the efforts of our Microfinance Partners and teams, Dia Vikas has an outreach of 5,388,837 active borrowers as at 31 December 2021.

Thankfully after the third COVID-19 wave, the Government of India has classified microfinance as an essential service and allowed it to stay outside the scope of any lockdowns.

The COVID-19 waves have played havoc with the incomes of the clients and their ability to recover from the income and health shocks. It has also weakened our partners due to a series of restructuring of loans and reduced loan recovery induced by diminishing incomes of their clients.

Each of these families in poverty is more than just a statistic, and with your help, we can create pathways for more families to earn an income, keep their kids in school and live safe, healthy lives.

There is a dual challenge confronting us - bringing resources to help existing clients rebuild their businesses, and supporting our existing, as well as new, microfinance partners to regain lost ground in our fight against poverty.

## **Saneesh Singh**

*Managing Director & Chief Executive Officer, Dia Vikas Capital (Subsidiary of Opportunity International Australia)*





## Thanks to your support...

*\*Numbers at December 2021*



**6,367,586 families**  
accessing small loans  
and financial services in  
India and Indonesia



**1.5 million people**  
reached with education  
on COVID prevention and  
emergency relief support

### MICROFINANCE

#### Moving towards a digital future

In India, Opportunity's microfinance partner Satya intends to become a 100 per cent paperless organisation in the future. With an online electronic signature service linked to each client's government-issued Aadhar (identification number), clients will be able to conduct every transaction on smartphones. This will be a new era for microfinance in India.

In person cash repayments can be inefficient, as well as difficult in lockdowns. As more and more people from rural and remote India gain access to smartphones, digitisation benefits clients directly by improving transparency and preventing fraud. The digitisation of operations was expedited by the COVID-19 pandemic. For lenders, where face-to-face collections haven't been possible, converting borrowers to digital repayments has been key to remaining liquid. Operational efficiency improved by up to 30 per cent.

Satya has streamlined onboarding of new clients through artificial intelligence, facial matching, automated data extraction and machine learning techniques. Satya is amongst the fastest-growing MFIs in India, with more than 500,000 borrowers across India. Eighty-eight per cent of Satya clients live below the poverty threshold and 99 per cent are women.

*Below: Selvi received a small loan and set up a small tailoring business*



### HEALTH

#### Health Leaders to Health Entrepreneurs

During the second wave of the COVID-19 pandemic in India, the existing health infrastructure in rural areas was stretched beyond its limit, necessitating innovative approaches to delivery of primary health services. An effective solution was a local leader, equipped with the tools and knowledge to serve as a frontline community health worker.

In January 2022, we concluded the impact evaluation for three of five of our COVID-19 response partners, including Healing Fields Foundation. This study concluded that the training of 1,200 Health Leaders enabled them to step in as first responders in their community. Their training focused on improving knowledge, attitudes and practices related to COVID-19 with an impressive gain in training results with an average 70 per cent improvement.

Health Leaders were then able to reach more than 1.5 million people in rural and remote regions, to fight myths and misinformation.

Opportunity is working with our partners to upskill Healing Leaders in India and Bangladesh to become digitally-enabled Health Entrepreneurs, to develop sustainable livelihoods by delivering other essential health products and services.

*Below: A Community Health Entrepreneur checks the oxygen level of a client*





**1,211 cases**  
of domestic violence  
handled by counselling  
services in India



**111,541 families**  
using loans to educate  
their children in India,  
Indonesia and Pakistan

## WOMEN'S SAFETY

### Scaling education to prevent gender-based violence

Opportunity works to empower women at the individual, household, and societal level, to address domestic violence which is the most prevalent form of gender-based violence.

Following the comprehensive evaluation of our program to address domestic violence in India, which suggested that accessing family and marriage counselling led to a significant decrease in the experience of violence, most women still don't speak about the abuse they face or reach out for help.\*

Given the entrenched and systemic challenges, Opportunity is working alongside partners like My Choices Foundation to scale the much-needed education modules on the forms of warning signs of physical, verbal, socio-economic, psychological and sexual violence.

*\*Reference: "Only around one in five (22.4%) had told someone about the abuse, but only 13.5% had sought help" <https://www.bmj.com/company/newsroom/1-in-3-women-in-india-is-likely-to-have-been-subjected-to-intimate-partner-violence/>*

*Below: Participants in a gender-based violence prevention course*



## EDUCATION

### Championing Education in a challenging year

Opportunity EduFinance offers thanks to all their partners and friends for your continued support. The global team continues to be innovative and forward-looking as they grow and expand the work of Opportunity EduFinance in 2022.

2021 was an incredibly challenging year for partner school leaders, their teaching staff, and the students and parents in their schools. While school resumed, most were plagued by additional waves of COVID-19 forcing new closures. Despite these odds, school leaders and teacher mentors were energised and committed to their students and ready to continue the journey to deliver quality education. At year end, more than 13,700 local school owners were making investments into their schools and children's futures through education. EduFinance is proud to partner with 91 financial institutions across 27 countries to ensure local schools and parents have access to the capital they need.

When schools take out an EduFinance loan, there are marked improvements. Schools grow faster than they normally would, students do better at school, quality of education improves, permanent jobs are created and girls are more likely to stay in school.

*Below: A group of children in India is able to continue learning at a local school*



# Opportunity's response to climate change

The global poverty agenda in 2021 was dominated by two of the biggest challenges our clients will ever face: the COVID-19 pandemic and climate change, challenges that affect all of us, and are expected to push more than 100 million vulnerable households into poverty.

**These are challenges that affect our clients today, and in the future. In 2021, our partners in India and Indonesia helped clients through the pandemic, and with the support of our donors, we will continue to provide vaccination camps, health education and other support for as long as support is needed.**

In the same way that our microfinance partners are playing a role in helping clients deal with COVID-19 today, we expect them to expand and develop the services they offer to build resilience in our clients to cope with the increasing threats from climate change in the future.

We reported last year on the research we have been undertaking to understand how our partners might adapt and expand the services they provide to help build clients' resilience. As we have learned more about the challenges our clients face, and the support they need in a changing climate, we are also appreciating the need for collaboration across the development sector, combining expertise in microfinance, climate change, environment, agriculture, health and other disciplines.

Last year was a milestone year in the climate change story, with COP26 in Glasgow the key event on the agenda. Alongside the scientific and political platforms, the COP26 Resilience Hub brought together development practitioners and community stakeholders in Glasgow – and on virtual platforms – to discuss efforts on the ground to build greater resilience.

Opportunity International, together with our research partners University of Rwanda and Glasgow Caledonian University (GCU) hosted one of the Resilience Hub's 70 events, sharing an update on our research in Rwanda alongside a panel including the European Microfinance Platform, the World Bank's Consultative Group to Assist the Poor (CGAP), and the Consultative Group for International Agricultural Research.

This was an opportunity for us to test the preliminary findings of our research, to discuss how financial inclusion might contribute to greater climate resilience in vulnerable communities, and to consider how we might work together with other key stakeholders to promote climate adaptation.

What we found was a shared belief that the microfinance platform has a role to play in promoting climate resilience. At the same time, much work still needs to be done to understand how financial services can be adapted to best promote resilience, and in particular to ensure that the poorest and most vulnerable clients can benefit from financial services that meet their needs, particularly for Smallholder Farmers, and clients working in agriculture.

Through our participation in COP26, we also learned how others are working to understand climate issues including food security, water management and agricultural productivity. We are exploring options to collaborate with CGAP on further research on these issues. We will also make our research findings and any reports publicly available, as well as promoting lessons learned with our own network of microfinance partners.

Our climate resilience research in Rwanda will be concluded in the first half of 2022, but that will only be one step in our journey to develop more climate resilient services for our clients. It will take collaboration across all types of civil society organisations, government and the private sector to tackle climate change, and to help the most vulnerable communities adapt to the effects of climate change.

**“Opportunity will only be one part of that much bigger picture, but we are determined to play a role in promoting resilience and providing a brighter future for our clients.”**

Calum Scott, Global Impact Director,  
Opportunity International Australia

*Opposite: Farmers in Rwanda.*

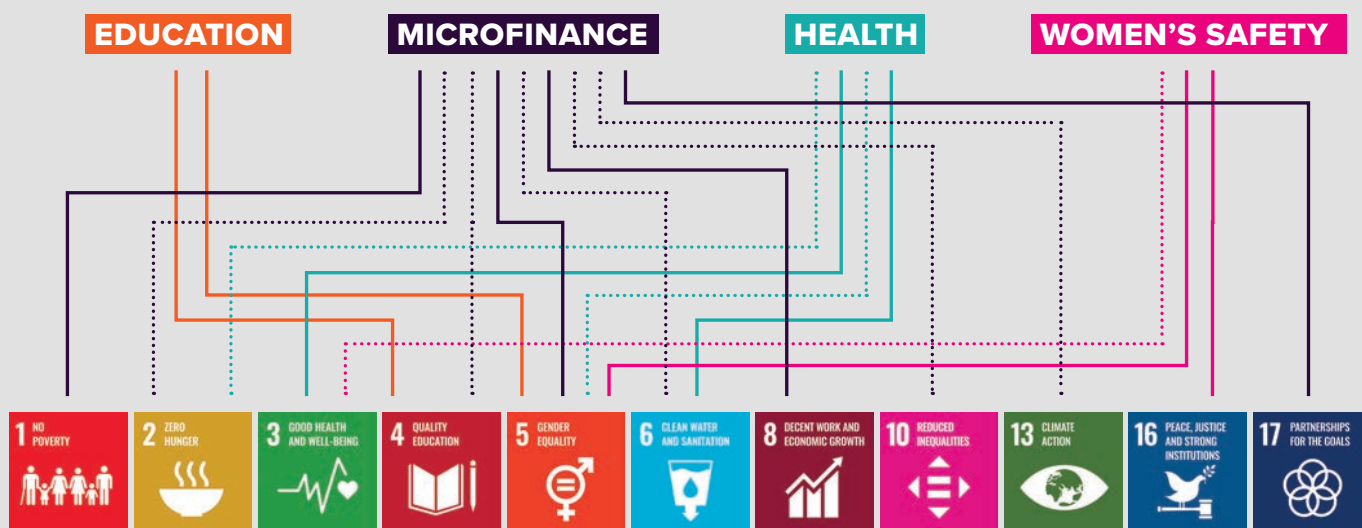






## Opportunity's work – meeting the United Nations' SDGs

If we are to achieve the Sustainable Development Goals (SDGs) and end global poverty, it will take many different services, working together to address the needs of those living in poverty. This diagram shows the direct and indirect contribution of Opportunity's work to the SDGs.



—— Outcome contributes **directly** to the Sustainable Development Goal

..... Outcome contributes **indirectly** to the Sustainable Development Goal



# Helping COVID-19 patients breathe easier in Indonesia

In August 2021, Indonesia overtook India as the COVID-19 epicentre of Asia as the Delta variant spread and the country's public health system became overwhelmed.

In response to this humanitarian crisis, Opportunity worked to train five microfinance partners which reach over one million households, on critical modules of education on the prevention and management of COVID-19 and address hesitancy and misinformation related to vaccination. Opportunity and its partner YCAB Foundation also facilitated targeted vaccination efforts in underserved West Java, with a focus on reaching children and youths with disability.

In addition, we worked with the Ministry of Health to identify 10 public hospitals spread across West Java, East Java and Bali with a high burden of COVID-19 cases that were also lacking in oxygen infrastructure, and procured 50 oxygen concentrators to support the management of patients with respiratory distress.

The unexpected and sudden surges in COVID-19 have overwhelmed the public health system, especially hospital wards. While critical patients require ventilators and intubation, other patients can be supported by more portable oxygen concentrators, which help to deliver filtered supplementary oxygen by compressing the air in the room.

The distribution of this aid was supported by the Ministry of Health of the Republic of Indonesia, West Java, East Java, and Bali Provincial Health Offices, respective city/district health officials, Benih Baik, and Media Indonesia. This activity is helping hospitals treat their patients, and helping them recover to reduce the death rate from COVID-19 in Indonesia.

COVID-19 has unexpectedly increased the need for oxygen concentrators. With sudden spikes of positive cases over the year, hospitals need to be better prepared and equipped to treat COVID-19 patients with low oxygen levels that require breathing apparatus such as oxygen concentrators.

If the oxygen level in the blood is low, the patient will experience symptoms of shortness of breath, weakness, fast heartbeat, or difficulty speaking. Oxygen concentrators work by taking air from the room, then filtering the nitrogen in it and so that the patient using it gets the oxygen they need.

"YCAB Foundation have been able to mobilise rapidly to distribute these oxygen concentrators to 10 of the most needy hospitals in West Java, East Java and Bali," said Simon Lynch, Indonesia Director, Opportunity International Australia.


"Not only does this mean lives are being saved throughout this critical period, especially amongst the most marginalised, but over their lifetime each concentrator will help around 1,400 people."

*Below: Collaboration from all stakeholders is needed to accelerate Indonesia's recovery from COVID-19.*

*Opposite: RS Permata Cirebon received oxygen concentrators to support their health facility in providing the best services to COVID-19 patients.*





A woman wearing a grey hijab, glasses, and a white face mask is looking down at a large, white medical oxygen concentrator. She is wearing a green batik-patterned long-sleeved shirt. The concentrator is partially wrapped in clear plastic and sits on a cardboard box. The background is a blurred indoor setting with other people and equipment.

“Not only does this mean lives are being saved but over their lifetime each concentrator will help around 1,400 people.”

**SIMON LYNCH**

Indonesia Director,  
Opportunity International Australia





# Investing in education for the future

The COVID-19 pandemic has been a health and economic crisis, but it has also been an education crisis – particularly for the world's poorest children. At its peak, an estimated 1.6 billion learners in more than 190 countries were locked out of school.

**In a small village in West Java, Indonesia, 19-year-old Acu suffered through 68 weeks of school closures when he was trying to finish his final years of vocational high school.**

Acu lives in a makeshift home with his parents and seven-year-old sister Mila. The family sleep on a hard piece of wood that serves as a bed each night.

His mother Acih and father Namin are banana farmers, but they only earn Rp.800,000 (A\$77) a week to provide food, shelter, clothing and other necessities for their whole family. They never studied past primary school.

For Acu, finishing school with the challenges of COVID-19 looked impossible. But then Acih and Namin received an education loan of Rp.5,000,000 (A\$485).

Where poverty had prohibited them from being able to invest in their son's education, the loan meant that they could now pay Acu's school fees and access supplies for him to continue to study at home while school was closed.

Thanks to donations from Opportunity International Australia supporters, Acu was able to continue learning Mathematics, Indonesian and Civics alongside his favourite subject Light Vehicle Engineering – his dream vocation.

Through our EduFinance program, Opportunity provides vulnerable children like Acu with the opportunity to receive a quality education, equipping them for careers where they can earn sustainable incomes and break the cycle of poverty.





Opportunity does this by providing school fee loans to help parents afford school fees, uniforms and textbooks, allowing them to pay back the loan in small, regular instalments they can afford.

We also provide school improvement loans which enable school administrators to invest in infrastructure and classroom upgrades, access technology and enhance learning practices in order to increase the quality of the education they provide.

Research has established that 48 per cent of parents in Central, East and West Java (where Acu is from) would appreciate an education loan to help them finance their children's schooling.

For many of these families, these education loans may be their only option. Without them, their children may never return to class.

Thanks to the generosity of Opportunity supporters, Acu has now graduated high school. He is doing additional practical training in workshops, and hopes to become an engineer at Astra, Southeast Asia's largest independent automotive group.

*Opposite: Acu's parents received an education loan from Opportunity so he could finish his studies.*

*Above: Acu's sister Mila and mother Acih. Like her big brother, she dreams of one day graduating from high school, too.*

Of the loan their family received, Acu's mother Acih says: **"Before we didn't know how to get a step up in life. This education loan helped us for my son's future. Seeing our children passionate about their education is our thanks – it is enough for us to get us through the other worries in life."**



# Helping businesses find their purpose

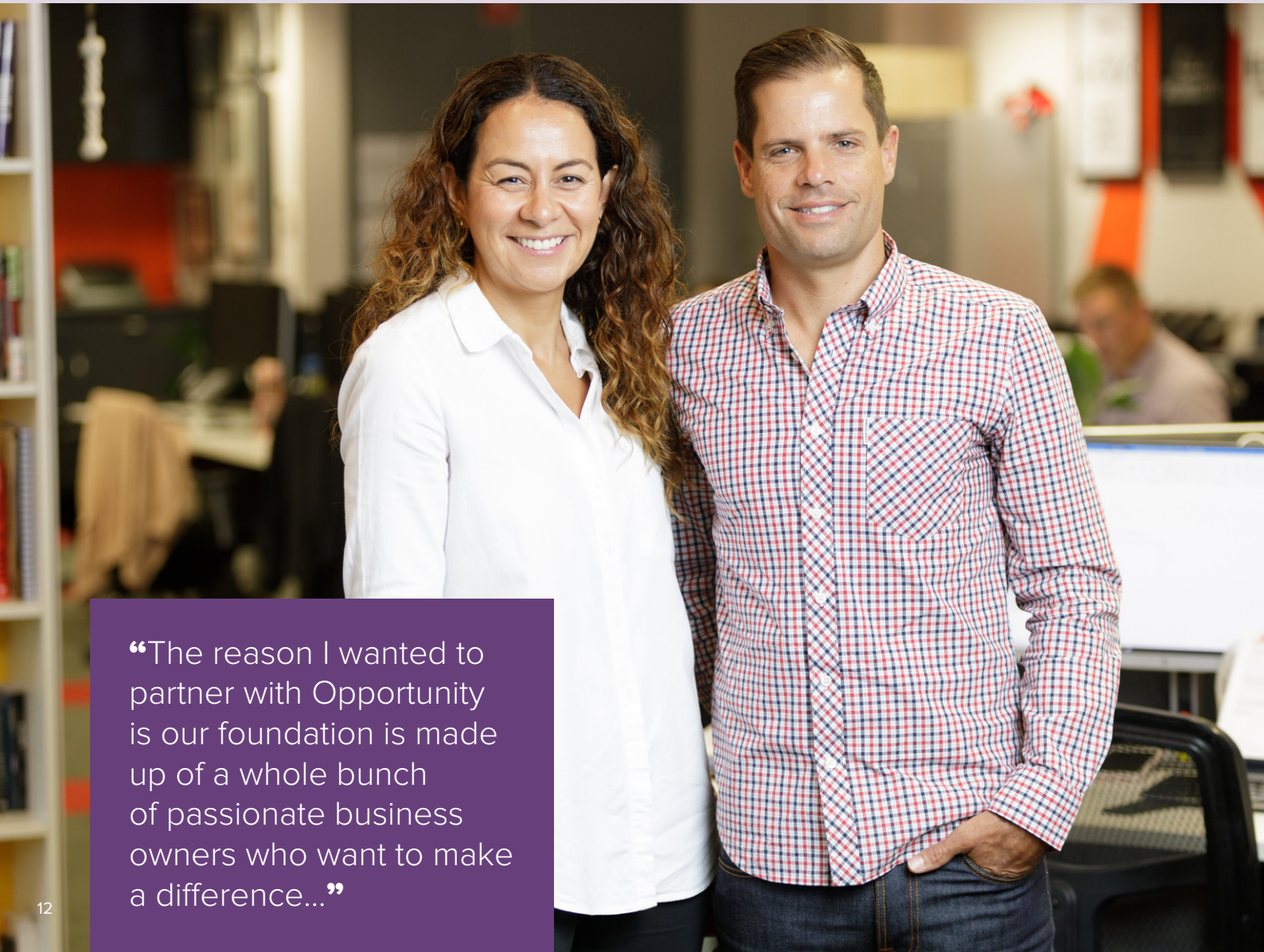
In August 2021, Alana and Joshua Nicholls founded an organisation called One Co. Foundation, which helps businesses find their purpose and have an impact on positive change in the world.

**Alana and Joshua have been building and growing their own business in Australia for 20 years, with an arm of their business dedicated to helping those in need around the world.**

Ten years ago they began franchising their electrical business. They had the idea that for each van they had on the road, they would sponsor one child through World Vision. 'One Van, One Child', was a simple and scalable model that saw their impact increase proportionally to business growth. They now sponsor more than 200 children.

With the model in place and their expertise, Alana and Joshua established One Co. Foundation, with the idea to help other small to medium business owners increase their impact and make a difference together.

One Co. were looking for a microfinance project to support and, having heard about Opportunity International Australia, reached out to see how they could help. The partnership launched in November 2021.

A photograph of Alana and Joshua Nicholls, founders of One Co. Foundation, standing in an office environment. Alana, on the left, has long, wavy brown hair and is wearing a white button-down shirt. Joshua, on the right, has short brown hair and is wearing a red, white, and blue checkered button-down shirt. They are both smiling at the camera. The background shows an office with desks, computers, and other people working.

“The reason I wanted to partner with Opportunity is our foundation is made up of a whole bunch of passionate business owners who want to make a difference...”



“Everyone I talked to said that they were a great organisation so I knew it would be a good NGO to partner with,” said Alana.

“The reason I wanted to partner with Opportunity is our foundation is made up of a whole bunch of passionate business owners who want to make a difference, and what a great project that business owners could relate to and a great way to pay it forward.

“You’re a business owner, so why not pay it forward and help another business owner start their own business.”

Opportunity and One Co. partner together to fundraise for the Start Up Project. It helps raise money to give microfinance loans to women in Indonesia to start their business. One Co. had three or four meetings with Opportunity before making the decision to commit to the partnership as they wanted to get it right.

“We are very thorough when we take on new partnerships, and Opportunity were the third project partner. It’s really important because we are inspiring businesses to give so it’s vital that we steward these finances really well and they go to great organisations on the ground, have great governance and they do amazing work, and that they can trust that we’re partnering with the best.”

One Co. also partners with World Vision with child sponsorship and Love Mercy, which is based in Uganda, and they are about to launch a new partnership in Australia. One Co.’s clients are mainly small to medium business owners, from start-ups to \$15 million businesses.

“A lot of small to medium business owners may have the heart to want to do something, but they don’t have the resources, time or know-how, and that’s where One Co. can help,” **said Alana.**

“We can help them, we have the relationships, that’s what we do, that’s what we’re passionate about. We can help implement great charitable impact programs that make sense, are easy to communicate and we can plug in to their businesses.”

Since last year, One Co. has been welcoming businesses on board to join them in their giving journey. They now have 40 businesses from across Australia contributing to various projects.

“We had to cancel our launch event as we were in lockdown, but hopefully it will be going ahead in March,” said Alana. “When you gather together you realise the impact you can have. When you have lots of business owners in the one room they inspire each other. That’s the power of it. Everyone does a little but when you multiply it, the impact is great.”

Alana sees One Co. Foundation becoming global in the future, with immense potential.

“I want to open business owners’ hearts to the fact that if we’re graced and gifted to build profitable businesses, it’s not just for ourselves but it’s actually helping make the world a better place,” said Alana.

Alana was brought up in an environment where being generous was encouraged, growing up in church in North Western Sydney. When she and her husband found that with their business they had the ability to make money, they wanted to share it.

“The more you learn to release money, and not let it hold you, you can actually control it, it doesn’t control you,” said Alana.

Alana and Joshua have always had the funnel approach with money, it comes in and goes out. One Co. is a funnel as well, with businesses donating money for it to be funnelled into charities like Opportunity. One hundred per cent of the donations received by One Co. go directly to Opportunity and their other partners.

There’s a proverb that Alana often shares with business owners. ‘The world of the generous gets larger and larger and the world of the stingy gets smaller and smaller.’

“When you’re generous, just watch your world expand!” said Alana. “I’m excited for our businesses to step into that.”

*Opposite: Alana and Joshua Nicholls, One Co. Foundation.*

*Below: Alana Nicholls on a 2015 World Vision field trip to Zambia*



# Break the Bias

International Women's Day is celebrated each year on 8 March. The theme for 2022 is Break the Bias, where we dream of a gender equal world, free of bias, stereotypes and discrimination. A world that is diverse, equitable and inclusive.

**Opportunity International Australia encourages all people to Break the Bias by empowering female entrepreneurs.**

In developing countries, women business owners hold the key to breaking the cycle of poverty. Women's spending is usually invested back into their household – improving health and education for the rest of the family. In short, economies with more female workforce participation are also more resilient and equitable – and empowering women entrepreneurs can help lift families, and whole communities, out of poverty.

A donation of \$160 to Opportunity International Australia is enough to break the bias for one mother to create her own business, so she can put food on the table, send her children to school and pay the loan back which provides an opportunity for the next woman.

Indra runs a small business of pickle and dry masala, selling products to support her family.

"I always wanted to be on my own and take care of my expenses, but I didn't know what business I should try to achieve my dream," said Indra.

"That was when I found that Equitas was conducting skill training sessions for women to train themselves to be entrepreneurs."

Equitas is one of Opportunity's partners in India.

"Today, when I look back, I am really thankful to Equitas for training me to start my small business and not just that, when I reached out to them seeking help to get vaccinated, they informed me about the vaccination camp that was being conducted near my house."

The vaccine has a lot to do with how Indra's business was able to continue. Since she had most of her clients in apartments, with the COVID-19 second wave, the apartments restricted visitations from product sellers who weren't vaccinated.

"One day when I went all the way to see my regular customers, the apartment security asked me to produce the vaccination certificate and at that time, I never knew that there was a certificate for proof of vaccination. All I could do was to rigorously search for vaccine appointments and get my dose as the homemade products I make are always the best when served at the earliest from the date of manufacturing," she said.

"All I could see was 'appointments full' and that was when Equitas came to help. I confirmed my appointment right away and received my first shot."

Indra can now safely sell her products to her customers with all the COVID safety rules in place. She is empowered to break the bias and is an independent business woman, providing change for her family.

*Left: Indra, an entrepreneur in India, with her pickles and dry masala.*







## Thank you for your continued generosity

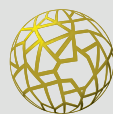
It's thanks to your support that we have been able to increase our investment in programs that create new opportunities for resilient and hard-working women and families across Asia.

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.

***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.



ACFID  
MEMBER

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



Australian Government  
Department of Foreign Affairs and Trade



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.



Australian Disability+Development Consortium





“My family and I have been Opportunity supporters for 15 years, and I’ve been an Opportunity Ambassador for nine years. In 2011, my family and friends volunteered to run a holiday program in South African townships. This experience gave us a close-up view of poverty and helped us to realise how privileged we are in Australia.

Ever since then, we have taken a pro-active approach to supporting people who are living in poverty. We love Opportunity’s approach because we believe microfinance is a sustainable way to help lift families and communities out of the poverty trap and enable better educational and health outcomes. We know our giving is small but feel that every bit is important.”

**Gordon Pont**

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