

# AGENCY

The capacity for people to make their own choices.



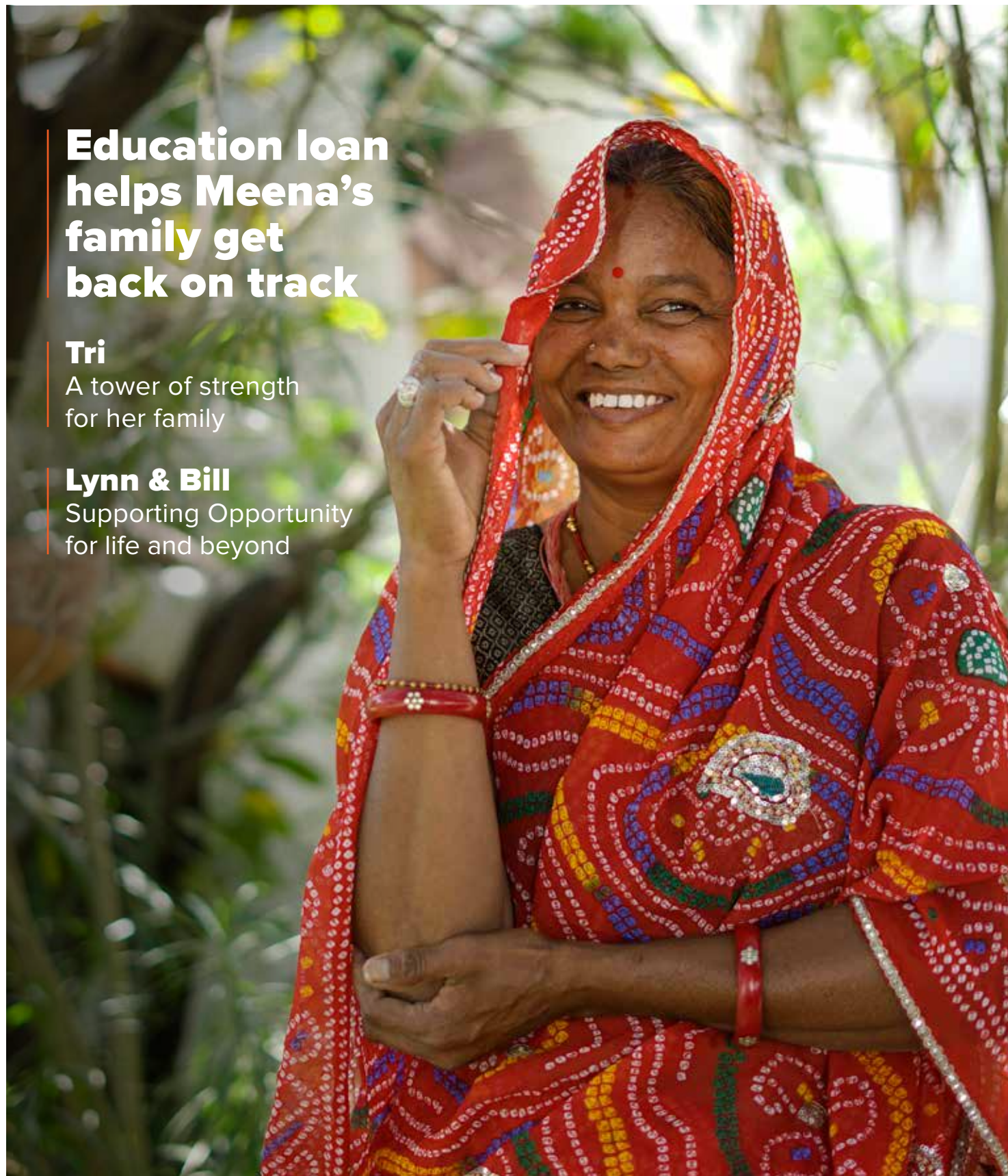
## Education loan helps Meena's family get back on track

### Tri

A tower of strength for her family

### Lynn & Bill

Supporting Opportunity for life and beyond





# Bringing the field to you

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## 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 cover and above:

With the help of small loans from Opportunity's partner in India, Meena and her husband are able to send their children to school, and their daughter to university, as well as grow her farming business. Read her story on pages 6 and 7.

# Forging brighter futures

As we begin the new year we are full of hope. Hope that the world around us and its people can forge a brighter future after the last three years of incredible hardship.

## **For the people we serve in Asia we are particularly hopeful.**

One of the people I met in Indonesia last year had a profound emotional impact on me. His name was Zachariah, and he was a similar age to my sons. I visited him in a vocational training centre in Jakarta. He was sitting on his own, with a mask on, in front of a sewing machine, and he certainly faced some challenges.

Thinking about him and my boys, I couldn't help but reflect on how blessed they were, and what a challenge life is and will continue to be for Zachariah. He was on his own, but he was there at the training centre, determined to make a future for himself.

That's why I love the work that we do. We're supporting people to forge new futures for themselves. Given opportunities, determination and a small loan, the future for people like Zachariah can be bright.

This issue of Agency highlights some of the wonderful families we serve, and how, with your support, they are changing their lives for the better.

My sincere thanks and blessings for your support of this life-affirming work.

### **Scott Walters**

*Chief Executive Officer  
Opportunity International Australia*

*Below: Zachariah, with Simon Lynch and Scott Walters at the vocational centre in Jakarta.*





## Thanks to your support...



**7,181,023 families** in India and Indonesia currently benefiting from small loans



More than **550,000 people** received health education in Bangladesh

### MICROFINANCE

#### Reaching the excluded

Opportunity managed to reach more than 350,000 additional families with small loans in 2022. We continue to explore new partnerships with microfinance organisations that are aligned with our mission – with a continued focus on those who are not yet being reached with financial services. In addition to small loans that support families, we are partnering with microfinance organisations that provide complimentary services to the families and communities we serve – helping them to improve their lives in a holistic way.

In the wake of the devastating impacts of the pandemic, Opportunity and our partners have a heightened focus on the importance of social protection and disability inclusion, for those who might otherwise slip through the cracks. Our goal is to strengthen and improve access to support services to improve stability and enable vulnerable families to better cope with crises and shocks.

In India we're working with microfinance providers on a pilot project to restart loan groups for persons with disabilities. We are also establishing kiosks to support communities to unlock social support payments and benefits that are available to marginalised groups, who are often unable to navigate the system to access them.

*Aranchie is one of the millions of microfinance loan recipients supported by Opportunity International Australia.*



### HEALTH

#### New Health Leaders trained\*

After delays due to COVID-19 restrictions that limited gatherings, 242 new Health Leaders were trained in Indonesia to deliver health education. They will ultimately reach more than 35,000 families with improved health knowledge and practices.

To prevent the spread of COVID-19, training was conducted in smaller groups in regions where gatherings were allowed.

In Bangladesh, more than 550,000 people were reached with health education conducted by Health Leaders. In order to reach even more families with crucial health knowledge, health messages were broadcast on local television in 22 sub-districts. As case numbers remained high, and health services are limited, COVID-19 prevention materials (including hand sanitiser and masks) were provided to Health Leaders to protect them and their communities.

In India, the existing 1,200 Health Leaders continue to deliver primary health care and education to local communities, providing an essential service for those isolated and unable to visit hospitals or doctors.

*242 new Health Leaders were trained in Indonesia.*





**54,627 people** benefiting from Women's Safety programs in India



**45,113 families** educating their children with school fee loans in India, Indonesia and Pakistan

## WOMEN'S SAFETY

### Awareness raising keeping women and girls safe\*

Awareness is the first step to changing behaviour. Opportunity International Australia's Women's Safety partner in India has noted that the Safe Village Program has had a positive effect on building knowledge relevant to preventing human trafficking including knowledge about relevant laws, types of abuse, and avenues and resources for getting help.

Based on a pre and post survey for Safe Village participants, awareness of helplines, types of abuse, physical consent, trafficking and legal provisions all increased by an average of almost 100 per cent.

Opportunity empowered 38,075 women and girls to become change agents in their own families and communities through Informed Mother and Guardian Girl programs which include skits, oath taking, and surveys. An increased number of helpline calls over the reporting period provides a real-time indication of the behavioural changes in reporting child marriage and trafficking cases – especially given what we know about the severe under-reporting of these cases.

*The Safe Village Program in India is showing positive results in awareness raising.*



## EDUCATION

### EduQuality focus for Pakistan

Opportunity EduFinance aims to significantly expand in Pakistan, with a focus on the EduQuality program. Using a systematic approach for sustainable outcomes, Opportunity EduFinance will target 150 schools in the Southern Punjab region in Pakistan. Education specialists will deliver professional development training to senior school leaders on school management best practices. Over three years, training to be delivered will cover topics including business planning, accounting, marketing and branding, parent engagement, staff recruitment and retention.

With the help of Opportunity EduFinance's whole school development guide called 'Pathways to Excellence', Opportunity will support school leaders to assess the quality of their schools against 18 school quality indicators.

These indicators range from school curriculum, child protection, assessment of learning to governance and finance and business management.

Guided by education specialists, school leaders identify areas of greatest need and create a school development plan to improve on the identified areas. Opportunity EduFinance education specialists guide schools with the implementation of school development plans to ensure that school outcomes are achieved.

*EduQuality program will begin in Pakistan in 2023.*



# Education loan helps Meena's family get back on track

Meena and her husband Devendra live with his extended family on their farm in rural India. They have two children, a daughter Manisha, aged 19 and a son, Mukesh, aged 13.

Devendra drives a tractor for other farmers in the local area. A few years ago, Meena and Devendra took out a small loan through one of Opportunity's microfinance partners for maintenance and repairs on the vehicle.

Meena works on their farm running a dairy business. She sells cow's milk to the local community, and grows fruit and vegetables on their fields.

When the COVID-19 pandemic hit, their tractor business remained closed for almost a year. The family struggled financially and subsequently went through most of the money they had saved.

During this time, tragedy struck the family. Devendra's brother passed away suddenly, and his three children were now in the care of Meena and Devendra.

"Our quality of life was not good at that time," said Meena. "We could barely manage to pay for food, medication and other basic requirements for our family."

They decided to take out another small loan to help with the education expenses. Now with a total of five children to send to school, the family used the loan to get the children back to school when they reopened.

"We took a loan of Rs.31,000 (A\$570) for school fees, books and stationery, so all five children could be educated," said Meena.

Manisha graduated high school in 2021 and is now studying a Bachelor of Arts at university, and Mukesh is in Year 8.

"It is important to me that they get an education, so they become independent and not face hardships in life," says Meena. "We are very thankful."

"Because of the loan we are able to give a better education to our children."

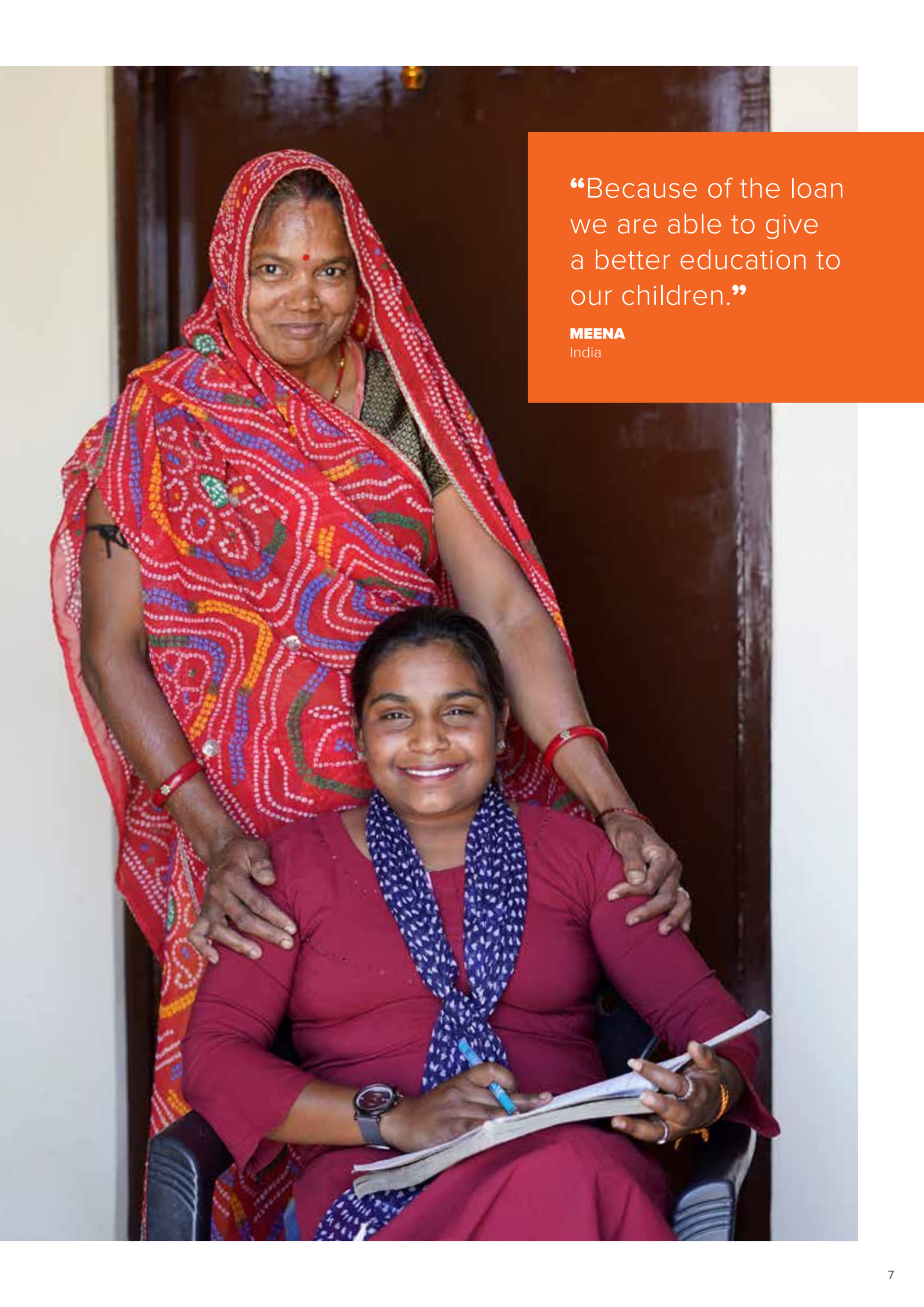
The tractor business is now back on track as well, with the family doubling their income. Meena hopes that Manisha will become a teacher or work as a civil servant. Mukesh hopes to be a policeman one day.

**Thanks to the generosity of Opportunity supporters, they can write their own story and have the future they dream of.**

*L-R: Meena runs a dairy business at her family's farm and sells the milk to the local community. Meena grows fruit and vegetables on her farm. Meena and her daughter Manisha, who is studying at university.*







“Because of the loan  
we are able to give  
a better education to  
our children.”

**MEENA**  
India



# Tri - A tower of strength for her family

Opportunity International Australia supports families in Indonesia to access the tools they need to work their way out of poverty.

**Tri is a working mother in Jakarta where one in five people live in poverty.**

She is a tower of strength for her family – resourceful and resilient. She is hopeful for the future, but her family faces enormous challenges.

Tri and her husband Sumardi have four children, Rizky aged 20, Nadine 14, Anggini 12, and Fadhlan aged seven. Both Nadine and Anggini have severe disabilities, they are non-verbal and are unable to walk.

The family never received a formal diagnosis for the girls' disability, and they struggle to afford treatments. Instead, they resort to herbal remedies and massages at home.

Tri used to be a teacher, but everything changed when she had to look after Nadine and Anggini full time. The family were plunged into poverty. Sumardi had a job at a screen-printing factory, but his wages weren't enough to cover all the expenses for the family of six.

Tri applied to Opportunity's local microfinance partner for a small loan of Rp.2,000,000 (A\$203.62) to help them start their own screen-printing business. The couple work together in a team effort, printing t-shirts, bags and merchandise for local companies. The business is set up in their home, allowing them the flexibility to care for the children whilst they work.

Tri understands the value of hard work. Her father died when she was just 12 years old, and her mother worked very hard to support her family.





Tri and Sumardi are starting to feel some of the benefits of the small loan.

“Before we started our own business, our lives were just ordinary, we couldn’t buy this or that,” said Tri. “We can now afford a few more things, like vitamins and diapers. There is an improvement in our life.”

Thankfully, Tri’s family were able to move from a cramped one-room home, where they had to screen-print outside, to a two-room home allowing them to work inside, even when it rains.

Tri and Sumardi want to grow their business further to earn enough income to afford better healthcare and treatments for the girls and ongoing education for their sons.

“I have a dream that my first child will be able to continue his studies at university,” said Tri. “At the moment we can’t afford it and he has to work to help the family.”

Thanks to Opportunity’s generous supporters, Tri and Sumardi are well on their way to improving their livelihood and caring for their children in the best way they can.

Tri has a special message for Opportunity’s supporters who helped her with her microfinance loan. **“Thank you for trusting me and giving me the opportunity”.**

*Opposite: Sumardi and Tri run their screen-printing business out of their home in Jakarta.*

*Above: Tri and Sumardi with their daughters Anggini and Nadine.*

*Below: Tri works hard for a brighter future for her youngest son Fadhlán.*



## Yohana's work ethic inspires her children

Single mother Yohana likes to work hard. She opened a snack stall with a loan of A\$200 in 2017. The business was successful, but she found that she wasn't busy enough for her liking, so she hired some employees to run the food stall and set up a second business – tailoring and making garments – with the support of another loan.

*Yohana is an inspiration to her children Caroline and Francisco*

**Earlier in her life, the 50-year-old worked at a garment factory in Java, where her hard work was recognised and she rose to the rank of supervisor, until she left to move to Kupang with her husband.**

She had to bide her time to buy a good quality sewing machine, then she took the skills she'd learned in the factory to set up her own sewing business. Her first big order came from a local church that needed to replace its curtains. She was overjoyed at the opportunity.

She now employs six people at the food stall, while running the tailoring business. Not content with running two successful businesses, Yohana recently set up an online shop, with the support of a A\$500 loan, selling second-hand clothes and accessories.

She has been able to access capital through Opportunity's local partner when she needed it to start a new business or grow her business. She has seen a significant increase in her income since setting up the online business, selling through Facebook.

"Sometimes I can take 25 orders in a day because online shopping is really on-trend right now," said Yohana.





During the COVID-19 pandemic, Yohana pivoted her tailoring business to make face masks, ensuring a steady income for her family during the crisis.

Growing up in Central Java, life was difficult for Yohana's family when she was a child. "My father was in the army as a soldier," said Yohana. "He was rarely at home, so my mother cared for me and my six siblings. My mother woke up every day at 3am to sell food, and I woke up early every day to help. If we didn't sell food, we'd have nothing to eat.

"Sometimes we didn't eat rice at all. We usually only ate rice two or three times a week and ate it off a banana leaf, as we didn't have enough plates in the house. I went to school without wearing shoes and with no bag. Just a uniform."

Her 17-year-old son Francisco is in high school now, and her daughter Caroline, aged 21, is at university, studying accounting – she wants to go on to study law and human rights. They're proud of their mother and help her by uploading product photos for her online shop. Her son is enterprising as well – he set up a computer repair business next to Yohana's tailoring business, while still attending high school.

Yohana and two her children live in a simple, single room home with an outdoor kitchen, behind the building that houses her food stall and sewing business and her son's business.

In Indonesia, working as a civil servant is considered aspirational – but Yohana teaches her children to not depend on someone else for a job. She tells them to dare to open their own business, depend on their own skills and always improve and upskill. "If they work from their heart, they'll get anything they want in life," said Yohana. "I want them to be brave and confident to one day have dreams like opening their own business like me."

Yohana wants to continue to be a great example for her children so they can feel confident creating a better future. "I choose to be happy," she said. "If I am not happy, nothing will work for me."

In the future, if it's feasible, Yohana plans to buy more sewing machines and open a course to teach young girls how to sew clothes and how to sell them.

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



*Yohana's first business, a food stall*



*Yohana set up a second business, tailoring and selling clothes online*







## Lynn and Bill supporting Opportunity for life and beyond

**Lynn and Bill Creek have been supporters of Opportunity International Australia since 2001. They first heard about Opportunity after seeing the ABC's Australian Story episode featuring the founder David Bussau.**

"It was the philosophy that your donation could be recycled, and the money would keep making money for people that was so appealing," said Lynn.

"We had previously given to other organisations, but once you've given that money it's gone. The fact that our donation lives on and on, it really resonated with us."

"We started off donating to the trust banks, as we loved that idea. We used to have them up on our notice board, like other people had their sponsored World Vision or Compassion kids, we had Trust Banks!"

"It doesn't even really feel like charity because the women Opportunity serves are working for the money," said Lynn.

"They're being empowered" added Bill. "I think it was said in that Australian Story, just because someone is living in poverty, doesn't mean they can't be a great entrepreneur."

The concept of supporting entrepreneurs added an extra tick for Bill and Lynn, as they had also started their own screen-printing business back in 1987.

"We had always tithed through the business, and microfinance was totally new to us," said Lynn. "It made perfect sense for our business to give to other entrepreneurs."

Bill was a high school Maths teacher with a Year 12 class he had since they were in Year 7. They were a close-knit class and Bill wanted to celebrate their years together with a gift. He'd seen someone else with names written on a shirt, so decided he would make his own for each student in the class.

"He bought a screen, printed the shirts on our table tennis table and used an iron to cure them," said Lynn. "They were a huge hit."

Graduate shirts are common place now in almost every school in Australia, but back in 1987 it was a new concept.

"It was just one of those ideas that worked," said Bill.

Bill decided to give the business idea a go, and took long service leave from his teaching job to start the business, with Lynn's help. The couple had just had their third child and began printing shirts at their home in Sydney's north. They aptly named their business Crocodile Creek, and started receiving orders from all over the country, specialising mainly in Year 6 Graduation shirts.

Bill and Lynn ran Crocodile Creek full time for 30 years, before selling the business to their daughter Chey and her husband Ryan four years ago. They still operate partly out of Lynn and Bill's basement, along with another factory in Sydney. The couple is now retired and are enjoying travel again, especially in Asia.

Back in 2006, they travelled with Opportunity to Timor Leste on an insight trip, which they remember fondly.

"We flew by Cessna from Darwin to Timor-Leste which in 2006 was an adventure as overseas travel was new to us," said Lynn. "We visited markets where some Trust Bank clients worked, and sat in on a Trust Bank meeting."

"We visited a lovely coastal town where clients were growing seaweed for commercial sale and a village where a cow fattening meeting was in progress and the winner of the fattest cow was announced, a tiny grandmother with the fattest cow and biggest smile! It was a wonderful experience."

Lynn and Bill's support of Opportunity isn't just during their lifetime. They have generously decided to leave a gift in their will for Opportunity so their support will live on long after they're gone.

"During our working lives we have lived by the Biblical principle of tithing, so in death we would like to leave a proportion of our assets to Opportunity," said Bill.

"Opportunity has been part of our lives for over 20 years, so it's only logical that our gift can continue to improve people's lives, even when we're not around."

"Opportunity keep saying thank you to us, but I'm really grateful to them for giving us the opportunity to give our donations in a way that we can trust, and is sustainable in the long-term," added Lynn.

# Supporting people with disabilities to access loans

Through working with our local partners, raising awareness and understanding of disability and committing to reaching those who are underserved, Opportunity International Australia aims to improve outcomes for those living with disabilities.

**Microfinance can empower people with disabilities with access to financial services where they may not have previously had them, and help in building a more inclusive world.**

People with a disability represent just 0.5 per cent of current microfinance clients, while 15 per cent of people in developing countries have a disability - meaning there is still a long way to go in terms of inclusion.

In Indonesia, there are at least 10 million people living with disabilities, which is nearly 5 per cent of the population and affects over 8 million households. Poverty in Indonesia remains high, and inequalities for marginalised and vulnerable people – particularly women, and even more so those living with disabilities – creates even more of a challenge.

In order to reach more families living in poverty, including those who have historically been underserved, Opportunity is looking to empower this vulnerable segment of society who can greatly benefit from financial services.

One of these people is Anachi, who runs a beauty salon in Kupang, Indonesia with the help of a small loan from one of Opportunity's local partners. With an initial small loan in 2015, Anachi used her skills learnt from a government training program to open up a salon – and later a kiosk outside – to serve the community and train local hairdressers.

The small loan has helped Anachi afford better equipment for her salon, where she now employs another staff member, and helps her stock her kiosk. Using Whatsapp and word-of-mouth to widen her networks, she hopes to grow her two businesses further and reach more members of the community for training.

In the COVID-19 recovery process, social protection has become more important than ever in the countries we serve. As the women and families we partner with rebuild during the pandemic, we're helping poor and vulnerable communities cope with crises and shocks, generate income, and invest in the health and education of their children.

In India, we've been working to strengthen and revive 200 microfinance lending groups for people with disabilities in Andhra Pradesh and Telangana in the south east of India, to help bridge some gaps in disability inclusion.

As our microfinance partners in Indonesia support entrepreneurs like Anachi, a review is being conducted to improve mainstream inclusion of people with disabilities in services - with the aim to share these findings across our other local partners.

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

*Left: Anachi's supporting herself through her beauty salon, which she opened with the help of a small loan.*

*Right: Anachi runs a kiosk outside her beauty salon.*







## 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 International Australia team.***

*On behalf of those we serve.*

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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

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



Australian Government

Department of Foreign Affairs and Trade



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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



“We have been working with families since the 1990s to help them use their wealth to benefit not just their family, but also the world around them and make the greatest possible impact in the process. As a business ourselves we also believe in our ability to impact the world around us. Through our partnership with Opportunity, we help families work their way out of poverty. We all know the power of a small (or big!) loan when it’s put to good use. People living in poverty usually can’t access loans, but Opportunity gives them that access, and as a result they are able to start and grow small businesses that go on to benefit entire families and communities, breaking the poverty cycle in the process.”

**Gregory Keady, Managing Director, APW Partners**



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