AGENCY

The capacity for people to make their own choices.

OPPORTUNITY International AUSTRALIA

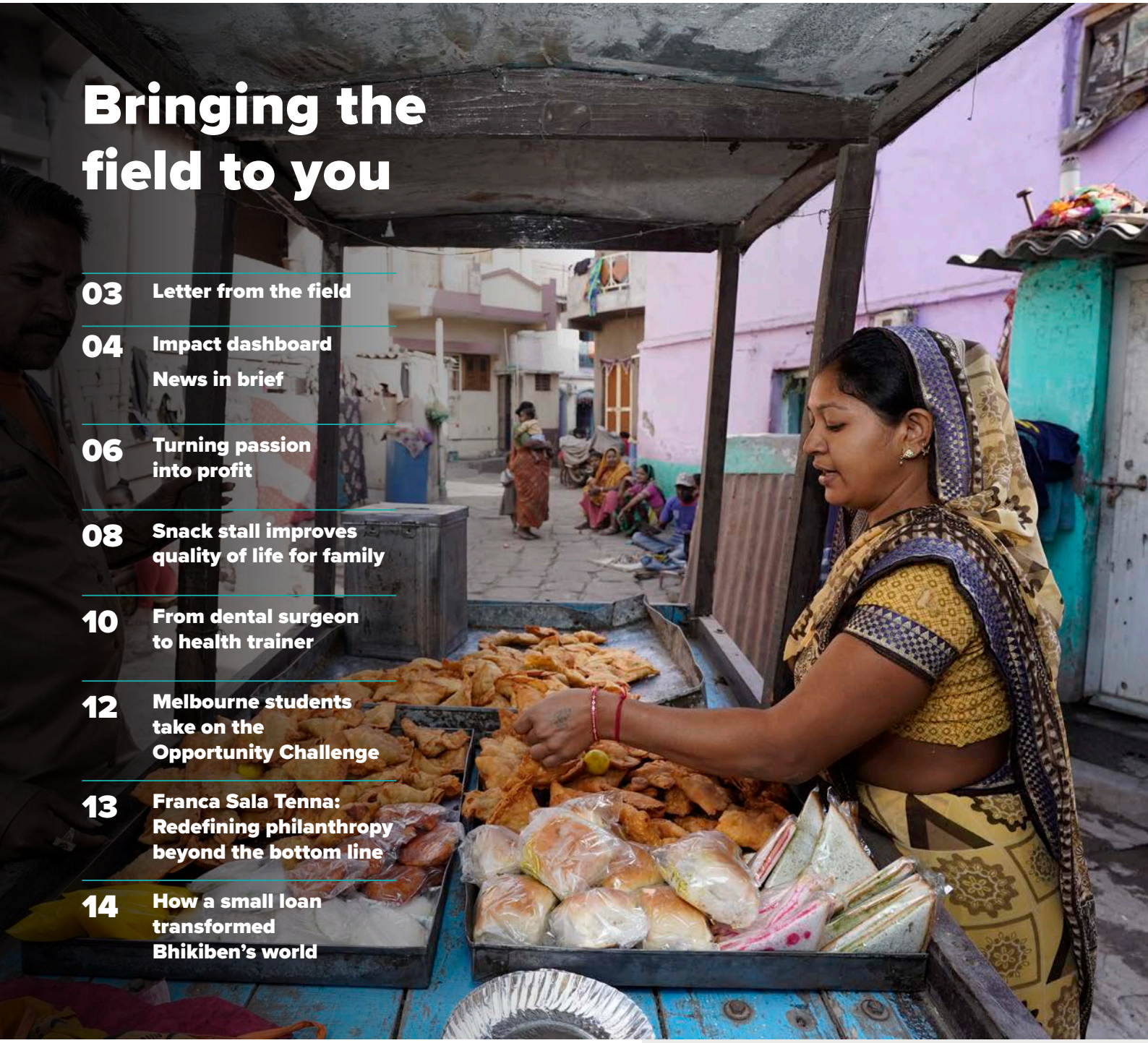
Turning passion into profit

Melbourne students take on the Opportunity Challenge

From dental surgeon to health trainer

ISSUE 17 | **JULY 2024**

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.

opportunity.org.au

On the cover:

In a small village in South Sumatra, Indonesia, Latipah turned her passion for knitting into a successful business, all with the help of a small loan.

Read her story on page 6.

Expanding the health program globally

If you're sick, you can't work. And so, at Opportunity International Australia, we believe that health is a cornerstone of sustainable development. If people aren't healthy, they can't earn an income, kids can't go to school and families are at huge risk of experiencing poverty.

To this day, the world is off track to make significant progress towards the United Nations' Sustainable Development Goals for Health and Wellbeing by 2030, and the COVID-19 pandemic still has lingering effects on essential healthcare services across the world.

Opportunity is taking a leadership role to strengthen primary care services for the women and communities we serve, shifting away from traditional models of healthcare, where often women and families in poverty fall through the gaps.

Our health program is designed to empower communities by providing essential health education and improving access to healthcare services for those families living in remote and rural communities in Asia.

As a global network, Opportunity International is now expanding our health program to other regions such as Africa and South America. Our newly-appointed Head of Global Health, Annie Wang, is working with other member organisations in the UK, USA, Germany and Canada to roll out the health program to these under-resourced areas.

Partnering with existing microfinance organisations, the program has a framework already set in place to make it scalable and impactful. There is huge potential for innovation in the microfinance and financial inclusion sector to strengthen primary healthcare delivery and accelerate progress towards universal health coverage.

Training recipients of small loans as Health Leaders in their communities has already proven successful in countries like India, Bangladesh and Indonesia. We are excited about how far we can go!

Your continued support is vital to our success. Together, we can create healthier, more resilient communities and pave the way for a brighter future. Thank you for being a part of this journey with us. Your generosity and commitment make all the difference.

With blessings and gratitude,

Scott Walters

Chief Executive Officer
Opportunity International Australia

Right: Health Leader training in Bangladesh.

Thanks to your support...

As at December 2023

5,110,453 families in India accessing small loans or other financial services

926,695 families supported by Health Leaders and Health Entrepreneurs across Asia

MICROFINANCE

Two new microfinance partners in India

Opportunity International Australia is partnering with two new partners in India, which is a great step forward in our goal to end poverty.

We are delighted to share the start of our new partnership with Avanti Finance in India. This locally-led partner focuses on affordable and accessible financial services for people living in poverty, and hopes to reach 100 million people through their digital banking platform.

The mission of Avanti Finance is perfectly aligned with Opportunity's mission to transform the lives of people living in poverty through providing microloans for income generation that help create sustainable livelihoods.

Sitara is another new partner that focuses on affordable housing and loans for home repairs for people experiencing poverty. Women running their own businesses often work in their own home, running tailoring businesses or selling food cooked in their homes. Their houses need to be functional, safe and in good working order for their businesses to thrive. Sitara offers loans to women like Veera, who is able to work from home in the evenings after having the house renovated and good lighting installed.

Veera and her sister-in-law in their newly renovated house, thanks to a loan from Sitara.

HEALTH

Mobile Medical Clinics taking healthcare to rural Bangladesh

Opportunity International Australia is partnering with Shakti Foundation in Bangladesh to provide 11 Mobile Medical Clinics, small vans equipped with basic medical facilities. These mobile vans provide access to primary healthcare services and health education for communities in rural areas, with a focus on reaching women, children and people with disabilities.

Mobile clinics offer the following low-cost healthcare:

- Medical consultations conducted in-person by trained medical assistants, or online by doctors
- Specialist telehealth consultations to connect community members with specialists
- Referral services to a network of facilities including hospitals and diagnostic centres and clinics
- Maternal healthcare services including ante-natal and post-natal care to mothers, as well as referrals to gynaecologists and hospitals
- Basic diagnostic services including blood and urine testing conducted onsite
- Linking elderly people and people with disabilities to appropriate care
- Pharmaceutical and health products will be available for purchase including medicines, sanitary pads, contraceptives, nappies and other essentials.

Shakti Foundation staff with one of the Mobile Medical Clinic vans.

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

105 new PeaceMakers
trained in India

325,421 families
accessing school fee loans across Asia

WOMEN'S SAFETY

Hot conditions presented a risk for children*

In May, India experienced an incredible heatwave with temperatures soaring across the country. Schools closed down and many activities had to be cancelled. With many parents busy working, children were often left on their own, wandering the streets during the hot days.

PeaceMakers are women who live in the community, educating and speaking to their neighbours about domestic violence and children's safety. The PeaceMakers travelled door-to-door, speaking with families and identifying children who didn't have care during the day whilst schools were closed and were therefore at risk.

They offered families an alternative, working together to host a small summer camp. The camp was full of songs and games and fun activities, and it drew in children from all over the urban slum community, including many children who weren't regularly attending classes at all. In addition to learning about how to keep safe, the summer program gave PeaceMakers the ability to connect with some of the most vulnerable children and young people in the community.

PeaceMakers were able to create a safe space for children at a summer camp when schools were closed in a recent heatwave.

EDUCATION

EduQuality study shows huge improvement in school outcomes

Recent self-assessments of the EduQuality program showed 83 per cent of schools had improved in one or more education quality domains after two years in the program. The assessment was conducted in schools in Africa where EduQuality is now in its third year. These are good indications for Asia, where the program was launched last year in India and Pakistan.

Schools completed their self-assessment of the EduQuality program with the Pathways to Excellence tool. The tool groups 18 Education Quality domains under three main areas: school culture, school management, and teaching and learning.

The diagnostic tool outlines clear criteria under four levels of quality for each domain, with Level 4 representing excellence. This enables school leaders to review and mark the criteria that best describes their school, then select the score most aligned with their school's quality in each domain.

The EduQuality program in India and Pakistan is steadily progressing with completion of the School Leadership Professional Development and Teacher Mentor Professional Development across the schools involved. The highly innovative and much-needed program was warmly welcomed by the schools taking part.

The EduQuality program is improving outcomes in non-state schools, supported by Opportunity EduFinance.

Turning passion into profit

A passion for knitting turned into a successful business for 42-year-old Latipah, in South Sumatra, Indonesia.

Latipah's mother taught her how to knit when she was just a small child.

"Since I was little, I've always loved knitting," said Latipah. "It continued until now, even after having a family, a child, a husband."

Her husband Bambang works in construction and the family struggled financially. His income was minimal, and they needed more if they were to send their daughter Divi to school.

At first, Latipah knitted purely for her own enjoyment and made bags for herself. One day when she was out, someone asked where she got her bag from.

"I told her I made it, then she asked me if I could make her one, so I did," said Latipah.

Word spread in the village and Latipah had people knocking on her door asking for custom-made knitted bags. That's when Latipah realised she could turn her passion into a business.

A friend of hers told her about Opportunity's local microfinance partner Bina Artha Ventura (BAV), and she applied for a small loan. The loan was used to buy materials such as yarn, buttons, zippers, knitting needles and metal rings.

"When I knit, I can sit for hours," said Latipah. "I start at 8am until sunset, then I pray and take a short break. After that, I continue knitting until late at night, getting two or three done. If I start in the morning and no one disturbs me, I can make up to four bags."

Latipah received her loan through the new BAV branch in Tugumulyo, South Sumatra, funded by a group of generous Australian Opportunity supporters who joined together to fund branches in hard-to-reach areas of Indonesia.

Three new branches were opened in 2023 in South Sumatra, collectively supporting 1,876 women and families with small loans. Twenty-three new jobs were created, hiring people as loan officers, branch managers and administrative staff.

Opposite: Bambang, Divi and Latipah's lives are easier now thanks to a small loan.

Below: Latipah turned her passion for knitting into a successful business.

Project supported by the Australian Government through the Australian NGO Cooperation Program (ANCP).

Snack stall improves quality of life for family

There are few opportunities for work in Hansa's village in the state of Gujarat, India. The family struggled financially before she was able to take out a loan.

Her husband worked as a day labourer, but didn't earn enough to provide for their basic needs. There are seven people living in their small two-room house, with their three children and her parents-in-law living with them too.

"The quality of life was not good," Hansa said. "We could barely manage to earn Rs.5000-7000 per month (around A$92-$128). We struggled to manage food, medication, and other basic requirements for our family."

With her first loan of around Rs.26,000 (A$477) in 2018, Hansa set up her business making samosas, farsan (traditional fried snacks) and sandwiches at her home. She used her loan to buy the ingredients and started to cook. Her delicious snacks were an instant hit.

Hansa has been able to expand her business with the support of subsequent loans to buy a bigger gas stove and a food stall. She set up her stall at the local market.

Through her hard work, the family's income has nearly tripled, and Hansa is able to provide her three children, Dharmik (15), Ravi (14), and Priti (13) with a better education.

> "We are able to generate income and fulfil basic necessities of our family. Also, we are able to save some money for future," said Hansa.

Hansa works hard and hopes to continue to grow her business, improve their home and build a better future for her family.

"We want to expand our food business to other localities and also buy a shop for selling our goods," she said.

"We are now able to give our family a better life."

Left: Hansa's family is doing well thanks to a small loan to start her snack stall.

Below: Hansa in her kitchen at home, where she prepares food.

From dental surgeon to health trainer

The majority of Health Leaders educating their local communities in Opportunity International Australia's Health programs are women. However, the story of a male health trainer, training Health Leaders in Bangladesh is an inspiring one.

Dr Sabbir works at Opportunity's local health partner BURO Bangladesh as a Supervisor and Trainer in the Health Leaders Program. He was originally a dentist, studying dentistry for many years and working as a dental practitioner for three years.

"A turning point in my life came in August 2014. A pregnant woman was brought to a local clinic, suffering from excessive bleeding and convulsions," said Dr Sabbir.

"Tragically, she died before receiving treatment. This woman, who was seven months pregnant, lived in a remote village and had never received any prenatal care. Neither she nor her family were aware of the danger signs of pregnancy.

"This heartbreaking incident made me realise the dire need for health education in rural areas, particularly among marginalised communities."

Motivated by this tragedy, Dr Sabbir decided to dedicate his career to improving healthcare and awareness among rural populations.

The following year, Dr Sabbir went back to university, and completed a Master of Public Health degree. Armed with new knowledge and a strong desire to make a difference, he applied for a Health Trainer position at BURO Bangladesh.

Below: Dr Sabbir checking the register with one of the Health Leaders on a field visit.

“The goals of this project aligned perfectly with my aspirations, motivating me to leave dental practice and focus entirely on this initiative,” said Dr Sabbir.

He began his new career in early 2020, working in various rural regions of Bangladesh.

“My primary role as a trainer involves conducting various types of training, including Foundation Training for Health Leaders,” said Dr Sabbir.

“To date, I have conducted basic health training for 350 Health Leaders across 23 branches of BURO Bangladesh.”

Dr Sabbir has managed to reach thousands of people through the program, helping local women learn about basic sanitation, menstrual health and prenatal care.

“My responsibilities extend beyond training. I select villages within the branch’s operational area, choose Health Leaders based on their qualifications and skills, and liaise with local administration to inform them about project activities.”

Monitoring the activities of Health Supervisors and Health Leaders is another crucial aspect of the job. He conducts follow-ups, offers advice, and assists with various project tasks.

> “Throughout this journey, I have encountered numerous challenges, including the dropout of Health Leaders, adverse weather conditions, and the COVID-19 pandemic,” said Dr Sabbir.

“Despite the hostile weather and the pandemic, I continued the project activities with extreme caution and resilience. I was able to explain the project’s limitations regarding medicine distribution to the community trainees, ensuring their understanding and cooperation.”

Through this project, rural marginalised populations in various districts of Bangladesh have gained awareness about maternal health, child health, adolescent health, and various infectious and non-infectious diseases. This awareness has led to a decrease in maternal and child mortality rates and a reduction in the incidence of various diseases in these areas.

“Working on this project has not only allowed me to fulfill my personal mission but also earned me the love and gratitude of many people,” said Dr Sabbir. “For this, I express my sincere thanks and gratitude.”

Project supported by the Australian Government through the Australian NGO Cooperation Program (ANCP).

Left: Dr Sabbir uses an app to book appointments and connect with the Health Leaders in rural Bangladesh.
Right: Dr Sabbir conducting a training session.

Melbourne students take on the Opportunity Challenge

At the end of May, Year 8 students from four Melbourne high schools took on the Opportunity Challenge, raising almost $6,000 for Opportunity International Australia!

Students from Camberwell Grammar School, Fintona Girls' School, Camberwell Girls Grammar School, and Canterbury Girls' Secondary College, came together to run their stalls at a combined Fete Day, hosted by Camberwell Grammar School.

The Opportunity Challenge is all about kids modelling entrepreneurial skills, innovation and a spirit of microfinance using money for good.

Students started with a small loan of $10 from their parents or guardians and were given the task of coming up with a business idea and then creating a product and selling it on the Fete Day.

The ideas and energy were endless, from selling sweet treats, hosting karaoke sessions and even throwing water balloons at the principal! The Opportunity Challenge is all about empowering and educating young people to fight global poverty.

> "The Opportunity Challenge is designed to help women in poverty start their own businesses so they can look after their families," said Zara, a student from Fintona Girls' School.

"The purpose of Opportunity Challenge is three-fold," said Troy Stanley, Head of Middle School at Camberwell Grammar School. "It's about connecting, it allows the students to socialise, mixing the girls and boys from different schools and having them work together; secondly the entrepreneurial skills they learn from the project, and of course the driving force is raising money for Opportunity International Australia."

In the months leading up to the Fete Day, the students from the four schools had three planning sessions, where they came together to work out their business plans, purchase ingredients or products and get organised.

"It feels really good to help women in poverty run their own businesses," said a Camberwell Grammar student.

The Fete Day was a great display of camaraderie and innovation. Students had a lot of fun, all whilst learning important life skills and raising much-needed funds.

"The power of opportunity is a beautiful thing," said Mr Stanley.

If your school would like to take part in the Opportunity Challenge, find out more information on our website **www.opportunity.org.au** or email Dee Lewis **dlewis@opportunity.org.au**

Below: The Opportunity Challenge Fete Day raised almost $6,000 for women and families living in poverty.

Below left: Students were able to be creative with their business ideas to raise money for Opportunity.

Franca Sala Tenna:
Redefining philanthropy beyond the bottom line

We're so lucky to have some wonderful philanthropists in the Opportunity network, using their time and resources to combat global challenges and social injustices. It's thanks to their generosity that we're able to continue vital work around the world.

Among these remarkable individuals is Franca Sala Tenna, a dedicated advocate for charities supporting vulnerable women and children. For over two decades, she has been a valued supporter of Opportunity International Australia, lending her support to our mission to end poverty.

Franca's philanthropy transcends financial contributions; it embodies tangible action. An example of this commitment is her participation in the Trek for Opportunity 2024. Franca will join a group of dedicated Opportunity supporters as they conquer the challenging Eastern Himalayan Range of India in October.

Franca is a successful entrepreneur in Australia. Her companies - EEO Specialists, and Online Compliance Training (OCT) - in Perth, Western Australia, have been leading providers of workplace behaviour and compliance training for 15 years. What sets her business model apart is its inherent link to philanthropy.

Each year, 40 per cent of OCT's online course sales, and 10 per cent of EEO Specialists' workshop profits are donated to selected charities supporting women and children.

In a corporate landscape where profit often reigns supreme, hopefully Franca's integration of generosity into her business model will inspire others to follow suit.

What motivates Franca's boundless generosity?

> "The staggering scale of wealth inequality across the world compels me to act," said Franca. "I was inspired by the founder of Opportunity, David Bussau's 'Economics of Enough' philosophy. I have enough and am intentional about doing something with the money I make that goes beyond having more. My aim is to effect meaningful change by empowering women and children through sustainable charity initiatives. The ripple effect of such endeavours is profound and life-changing."

Opportunity is privileged to count Franca among its genuine and compassionate supporters. Our collective vision to eradicate poverty worldwide hinges on the generosity of individuals like her.

Thank you Franca for your many years of support to help women and families leave poverty behind. Good luck on the Trek for Opportunity! We appreciate your support.

If you are interested in joining Franca and a team of supporters on the Trek for Opportunity this October, visit **www.opportunity.org.au**

Franca Sala Tenna has been an Opportunity supporter for over 20 years.

How a small loan transformed Bhikiben's world

Coming from a poor village in Gujarat, India, Bhikhiben had only completed a few years of school.

When Bhikhiben was just a teenager, her mother died. Her passing brought not only deep sorrow, but almost unimaginable responsibility for Bhikhiben. As the eldest of five children, Bhikhiben had no other option but to quit school and become 'mother' to her siblings.

"I could write but not read," said Bhikhiben. "My father told me that I should not study: 'Whatever you know is enough,' he said."

With no education behind her to help her get a job, Bhikhiben married young; her husband having only made it to 5th grade himself. The couple had children of their own and struggled under the weight of poverty, unable to afford even basic items for their family.

As their eldest daughters grew up, they found themselves having to tell them a familiar story: there was no money to keep them in school.

> Then a few years ago, a small loan gave Bhikhiben the hand up she needed to transform her world.

Buying a cow, she built her own dairy farm, which today has both cows and buffalo. The income is helping Bhikhiben break the cycle of poverty in her family's life.

Her first priority? Education. She is determined for her children to get the education she went without.

"We had a tough time before I took up the loan, we are in a much better place right now... We paid fees, bought clothes, books, all the things related to studies," she says. "None of my children misses school. They are clever in their studies."

The ripple effect on her family is clear. Her children are thinking big for the future, dreaming of becoming doctors, teachers and police when they grow up.

Bhikhiben's story is testament to the power of a small loan – it doesn't just help transform the life of a single woman, but the lives of her entire family and of the generations to come.

Below: Bhikiben's children now have big dreams for their future.

TREK FOR OPPORTUNITY

18 – 26 OCTOBER 2024

Trek through the Eastern Himalayas in India, meet the women and families you generously support. Places are limited.

Registrations close 26 August 2024, use the code OPPORTUNITY2024 to receive a $500 discount on the registration fee.

Find out more: **opportunity.org.au**

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 attend school, reach more women and girls with anti-violence and human trafficking awareness and protection, and extend our health program by training more Health Leaders.

With deepest gratitude, and sincerest thanks from the Opportunity International Australia 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

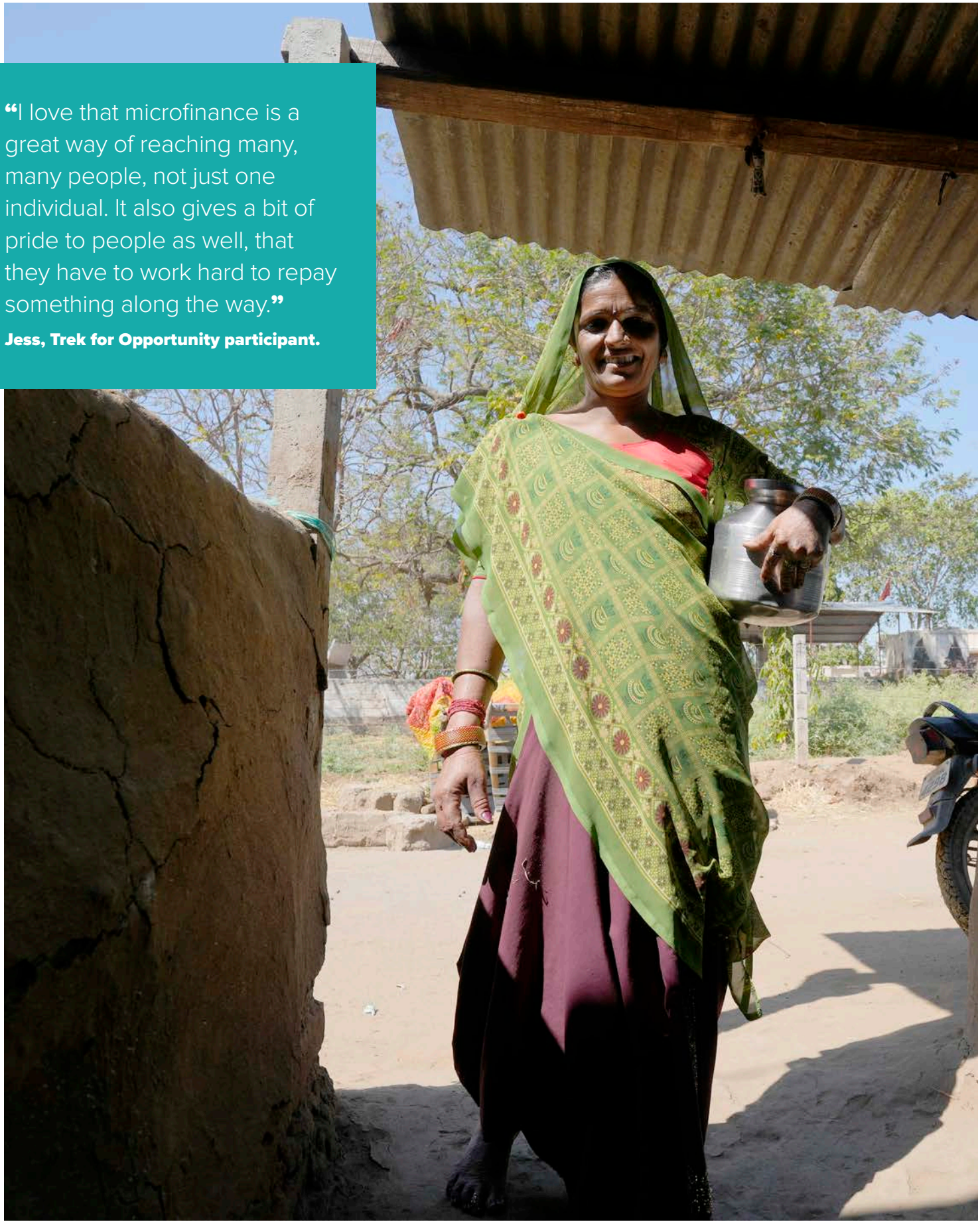
Opportunity International Australia receives support from the Australian Government through the Australian NGO Cooperation Program (ANCP).

Australian Government
Department of Foreign Affairs and Trade

Australian Aid

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.

addc
Australian Disability+Development Consortium



“I love that microfinance is a great way of reaching many, many people, not just one individual. It also gives a bit of pride to people as well, that they have to work hard to repay something along the way.”

Jess, Trek for Opportunity participant.

Opportunity International Australia Limited

ABN 83 003 805 043
PO Box A524 Sydney South NSW 1235 Australia

T: 1800 812 164
E: opinfo@opportunity.org.au

opportunity.org.au

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