

AGENCY

The capacity for people to make their own choices.



It takes a village to end poverty

Sarini turning
waste into profit

Hena champions
adolescent girls' health



Bringing the field to you

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About Opportunity International Australia

At Opportunity International Australia, we empower people living in poverty — especially women — to build sustainable small businesses, creating a ripple effect of transformation for millions of families and communities globally.

By providing small loans, training, and support, Opportunity's unique entrepreneurial model helps them grow their own businesses and generate sustainable incomes, so they can lift themselves out of poverty with dignity.

opportunity.org.au

On the cover and above:

Adriana and baby Fernando are part of the Resilient Village community in rural Indonesia, growing and selling their own food, a project supported by Opportunity International Australia.

Read her story on page 6.

Do you take your health for granted?

As I age, I'm far more conscious of my health. When I was a youngster, I reckon I considered myself bulletproof. And I see that in my own boys as well.

But for those living in poverty, health is a priority every day, no matter your age. For women who are working, they must remain healthy – no microfinance loan is of any value if you're too sick to work. And for children, the ever-present danger of malaria, dysentery and other water-borne diseases, means even kids are susceptible. And for them it can be far more catastrophic – missing school is one thing, but their little immune systems often can't cope, with devastating consequences.

And so fresh back from a visit to our health program in Bangladesh, I've got good news! This program, which provides the all-important primary healthcare education to women living in poverty, is quite literally saving and changing lives.

The basic knowledge about health, which we often take for granted in the west, is opening the eyes of these women as to what's possible for them and their children. Sanitary handwashing, more nutritional food, and awareness of prenatal and antenatal care are making the lives of those in the slums of Bangladesh better than they've ever known. And all thanks to those of you who support this program. But our work is far from done...

As Opportunity's Health program expands further across the globe, your support is more valuable and appreciated than ever. Please donate to Opportunity's Christmas appeal, featuring the Resilient Villages story from Indonesia, which you can read about on Page 6.

Thank you for your generosity in 2025. Wishing you and your family a safe and happy Christmas.

With blessings and gratitude,



Scott Walters

Chief Executive Officer
Opportunity International Australia



Above: The Health Leader program in Bangladesh is helping thousands of families take care of their health.

Opportunity's new Board members bring wisdom and experience

Opportunity International Australia recently welcomed two new Directors to the Board, Jitto Arulampalam and Chris Bradley.



Jitto Arulampalam

Jitto Arulampalam brings over three decades of leadership working in banking, entrepreneurship and venture capital, along with a deep commitment to innovation and impact. As Founder and CEO of RedOwl, he's pioneering AI-driven financial intelligence for Chief Financial Officers.

He also chairs the Boards of SeedX, a fund investing in microfinance, solar, and fintech, and TBG Diagnostics Limited, an unlisted public company.

Jitto began his career at Westpac Banking Corporation, where he spent nearly ten years in operational and corporate roles. His breadth of experience and passion for scalable, purpose-driven ventures make him a powerful addition to our mission to empower families living in poverty to build sustainable livelihoods and use financial tools for good.

"I am excited to join Opportunity International Australia, which has for almost 50 years, championed living out Christ's call to serve the poor by addressing the root causes of financial inclusion and economic empowerment of the most marginalised communities in the world," said Jitto.



Chris Bradley

Chris Bradley has more than two decades of global leadership as a Senior Partner at McKinsey & Company and Director of the McKinsey Global Institute, where he's shaped the way we understand productivity, growth and energy transition. His strategic insights and systems-based thinking will be instrumental as Opportunity scales solutions to empower families living in poverty globally to build sustainable livelihoods.

As we expand into new regions through our high impact financial inclusion and health programs, Chris' expertise in navigating complexity and unlocking inclusive growth aligns powerfully with our mission to create pathways out of poverty through community-led change.

"I am passionate about financial inclusion because it provides a ladder of opportunity and empowerment and has serious positive knock-on effects in families and communities," said Chris. "It lifts the human spirit and gives agency to those who need it most.

"My wife Mel and I have supported Opportunity International for almost 25 years, and have frontline experience of the difference it can make. The gospel calls us to care about justice and inclusion for all, but also makes it clear that personal transformation is the primary strategy. Opportunity reaches the world's most marginalised people and offers the chance for them to transform their own lives and those of their families."

Social Impact Award for Opportunity's partner Cashpor

The 2025 Microfinance Index results were recently published, and once again, show that Opportunity International Australia's work with local partners is changing the lives of people living in poverty.

The study, conducted by independent organisation 60 Decibels, surveyed over 24,000 microfinance clients from 85 microfinance institutions (MFIs) in 39 countries. Of those surveyed, 1,300 people were clients of five of Opportunity's MFI partners in India and Indonesia.

Opportunity's partners performed above average compared to other MFIs, and a special Social Impact Award was given to our partner in India, Cashpor, who were one of the top three performing MFIs in Asia. Cashpor received the award for their fantastic outreach, client satisfaction and excellent outcomes for clients.

This is the fourth year that Opportunity has participated in the 60 Decibels study. It is an important impact study as we get real data from an independent, third party on client satisfaction, client protection and outcomes.

"The Microfinance Index is a chance for us to learn where we are performing well, and what can be improved in the products and services our partners provide," said Calum Scott, Opportunity's Global Impact Director.

This year, additional questions were asked about disability and refugee status, as well as climate resilience and households' preparedness for the impact of climate shocks.

Overall, 91 per cent of Opportunity clients reported improved quality of life since taking the loan, and 70 per cent said they spent less time worrying about their finances now.

"Earlier, we had no money. After receiving the loan, we bought a cow and started selling milk. This covers all our household expenses. We also built a house, and the problems related to food and money have been resolved."
- 28-year-old Cashpor client.



8 out of 10

of Opportunity's clients reported increased income and being better able to manage their finances.



91 per cent

of clients reported improved quality of life, thanks to a small loan.



56 per cent

of clients are eating more or better-quality meals as a result of taking out a small loan.



3 out of 4

of people have increased their savings.



7 out of 10 clients

reported that the amount of time spent worrying about their finances had decreased.



8 out of 10

of women reported increased confidence subsequent to taking out a loan.

It takes a village to end poverty

In rural Indonesia, many communities living in poverty lack the resources, opportunities and support to provide for their families.

Opportunity International Australia's model of small loans to help women start a business is even out of reach for these communities.

Left top: Yuniarni, one of the community members, tends to the vegetable patch.

Left bottom: Yuliana has learned how to grow vegetables to feed her family.

Right: Adriana and her husband Osias with their children, baby Fernando and daughter Asri, received chickens so they have protein from eggs every day in their diet.

However, Opportunity's local partner, TLM Foundation, has found a solution to help those communities - the Resilient Villages program.

The Resilient Villages program identifies villages in remote Indonesia and sees the potential in creating economic empowerment as well as improving health and living conditions for the participants.

Things they look for include high levels of poverty and poor infrastructure, but with great leadership and the ability and willingness of the participants to learn, invest and take part in the program.

"In Indonesia, 70 per cent of people live in villages, and there are almost 80,000 villages," says Pak Rozali, Chief Executive Officer of TLM Foundation. "If you want to change Indonesia, you need to start with the villages."

One of the villages taking part in the program is in So'e, a mountainous remote part of West Timor, a few hours north of Kupang.

There are four families in the village, a beautiful tight-knit community helping each other and working together to provide for their families. Their living conditions are simple. Basic woodfire stoves are used for cooking and families live in tiny dwellings, built with palm fronds and sticks.

Before the Resilient Villages program, the men and women in the small village were only able to work as labourers on rice farms nearby. The village is so remote that there just aren't many options for employment.

With the help of the program though, the community were given vegetable seeds, organic fertiliser, farming equipment like hoses and shovels, and they started their own vegetable farm.



They are given training on how to run the farm, including what vegetables to plant, best time to harvest and how to take care of their crops.

They are growing cabbage, Chinese mustard, cucumber, spinach, tomato, *kurus* (a local vegetable), bitter melon and buk choy.

TLM Foundation run a chicken farm nearby, selling eggs to local markets, and all profits are put back into Resilient Villages. They give the chicken manure to all the participants in the program for free to use in their organic vegetable farms.

Adriana is one of the women in the village. She is married to Osias and they have two children, four-year-old daughter Asri and baby son Fernando.

Adriana was pregnant with Fernando at age 41, and was considered a high-risk pregnancy.

Before her community joined Resilient Villages, they could not access nutritious food easily and at a check-up with her doctor, Adriana was recognised as being malnourished.

As part of the program, along with planting healthy vegetables on their farm, Adriana was given four egg-laying chickens, providing much-needed protein for her and the family.

The community attended nutrition training as well, to learn about what foods are important to nourish and fuel their bodies, and the importance of a healthy balance of vegetables, protein and rice.

“In the end, when I gave birth, the delivery was normal and healthy,” said Adriana.

The village community has been collectively able to increase their income, growing harvesting and selling any surplus of crops to the local market.

First and foremost, they grow food for their own families, but with good weather conditions and plenty of sun and rain in this part of Indonesia, they are able to harvest extra vegetables for sale.

Now that the vegetable farm is starting to generate an income, the village community has bigger dreams. They all want their children to go to school and have a better life than what they have.

When asked what her dreams for the children in the village were, one of the women Yuliana answered, “I want my daughter to go to high school. To have a better life than this.”

If you would like to support the Resilient Villages program, donate to Opportunity’s Christmas appeal. Visit opportunity.org.au

Below: Members of the Resilient Village program in So’e.



I've seen the cost of women sacrificing their health – now I fight for their right to it

Eros Gautam, Program Coordinator for Opportunity International Australia, shares a personal reflection on what it means to him to see our Health program expand to Nepal.

Growing up in Nepal, I saw up close how fragile life could be when healthcare was out of reach. A mother's fever could delay the harvest. A complicated childbirth could leave a family in debt for years. And too often, it was women who bore the heaviest cost – caring for others while neglecting their own health or putting their children's needs before their own.

When I was a child, someone in our family died during childbirth, and looking back, I can't help but wonder if things would have been different if she'd had access to proper healthcare, antenatal checkups and a hospital birth.

That's why the expansion of Opportunity International's Health Leaders program into Nepal means so much to me — both personally and professionally. For years, this program has transformed lives in Bangladesh, Indonesia and India by training women as Health Leaders: equipping them with the knowledge and confidence to educate their neighbours, connect families to care, and even facilitate telehealth services in their villages. These women become trusted voices, breaking down barriers of distance, cost, and stigma that so often keep families from seeking timely care.

Now, for the first time, this model is coming to Nepal. In July we facilitated the first local partner Health Summit, where our new partners from Nepal — Nirdhan and Jeevan Bikas — came together with Health program partners from India and Bangladesh, as well as prospective partners from Africa, sharing knowledge and learning from each other.

I also spent some time in Nepal in July, visiting family and meeting with one of our local partners Nirdhan, who are very excited to be bringing this proven Health Leaders model to Nepal.

Working so closely with communities of low-income women, they have seen firsthand the need for this community-led health approach but didn't have the resources to do it on their own.

“For me, it feels like a full circle moment. I know the communities where this program will take root. I know the resilience of Nepali women, and I also know the challenges they face.”

To imagine women in villages where my roots are from — women who were once last in line for healthcare — now standing at the front, leading their communities to healthier futures, is nothing short of transformational.

This expansion is about healthcare reaching women who faced limited access, but it's also about dignity, empowerment, and breaking cycles of poverty. It means that no family has to choose between medicine and school fees, or between saving a loved one's life and going deeper into debt.

Personally, it's a reminder of why I do this work. Because the faces I see in these programs could just as easily be my own relatives, my neighbours, or childhood friends. And now, with Opportunity's Health Leaders program reaching Nepal, I know that more women will have the chance to not only protect their families — but to lead their communities toward lasting change.

Top: Eros joins a community health education session led by a female Health Leader.

Below: Eros Gautam at a summit for Opportunity's Health partners in Bangladesh.







Sarini turning waste into profit

In a quiet neighbourhood in South Sumatra, Indonesia, Sarini is transforming discarded materials into delicate handcrafted creations. What began as a hobby in 2021, sparked by YouTube videos, has grown into a small but meaningful business, with the help of a small loan, earning her up to Rp.800,000 (A\$80) per week.

Using wire, glue, fishing line, and even old water hoses, Sarini designs intricate flower bouquets and woven decorations from recycled waste. Her creativity is not only artistic but also purposeful.

“I love making things with my hands,” said Sarini. Some pieces take up to two weeks to complete, especially those involving detailed weaving.

She collaborates with a friend and sells her products online via Facebook or through word of mouth in her community, particularly for school graduations and special events. Some creations are also available for rent, making them more sustainable and accessible to neighbours on tight budgets.

Sarini has three children, one in senior high school, one in junior high school, and a four-year-old at home, and daily she balances motherhood with entrepreneurship. Her youngest often interrupts her work or accidentally damages it, but with the patience only a mother can muster, she gently repairs her creations and continues. “You have to be patient,” she said. “Especially when everything is made by hand.”

Her husband, Marudi, works in the local environmental services department, cleaning neighbourhoods and collecting waste. His role complements her business perfectly, as he often brings home reusable materials from his routes, which Sarini then transforms into art. Their partnership extends beyond the home into a shared vision of reducing waste while supporting their family.

With support from Opportunity’s local partner, Sarini has been able to grow her business. She has received two rounds of loans: the first for Rp.3,000,000 (A\$300) and the second for Rp.4,000,000 (A\$400). These funds have helped cover both household expenses and business needs. Education costs for her two older children remain one of the family’s largest expenses, but through her efforts, Sarini is helping to lighten that load.

Looking ahead, she dreams of opening her own shop and receiving more orders so she can invite others to work alongside her. “I hope I can build something bigger — not just for me, but so I can help others too,” said Sarini.

Opposite: Sarini has turned her hobby into a business.

Below: Sarini and her husband Marudi with two of their children.

Below: Some of the bouquets and

handicrafts made from recycled materials.



Hena champions adolescent girls' health

In a small village in Rangpur District, Bangladesh, Health Leader Hena is making a profound impact on the lives of adolescent girls through health education. Hena trained as a Health Leader as part of BURO Bangladesh's Health Leader program, with the support of Opportunity International Australia.

Hena leads health education for 203 families in her area, and she quickly discovered that adolescent girls in her community had very low levels of knowledge about vaccines and menstrual health. Hena found that only a few girls used sanitary pads during menstruation, and among those, misuse was common. She also identified significant gaps in nutritional and hygiene practices.

"When I approached them to have a talk with them, I was actually shocked because most of the girls did not even know about their own health," Hena shared.

Recognising the urgency, Hena ran dedicated training sessions for girls aged 14 and above, covering a range of topics including vaccinations for women, teenage nutrition, and menstrual hygiene. She explained the dangers of tetanus in particular for pregnant women and newborns, and the importance of getting vaccinated.

Now she supports 41 adolescent girls on their health journey, as well as their families. As most of the girls hadn't received the tetanus vaccine, she accompanied them to the local vaccination centre to receive their first vaccination.

"Aunty Hena looks after us properly," said teenage girl Labonno. "Listening to her made me brave enough and forget about the fear to receive the vaccine. I learned that if we don't get the (tetanus) vaccine, we may suffer from tetanus, which is a very harmful and deadly disease."



“Now the girls talk not only about health but also ask me for advice on all kinds of everyday things, which I very much appreciate.”

The health education has also inspired behavioural changes in menstrual hygiene for the girls.

“I wore pads during menstruation but not on the correct routine,” said Sanjida. “I would step outside in the morning and use the same pad throughout the day. But now, all my friends and I know that it needs to be changed every 4-6 hours.”

In Bangladesh, approximately only one in three women and girls use sanitary pads during menstruation.

Nutrition awareness has also improved. “I didn’t like milk or milk-based products, yet after being informed about teenagers’ nutrition needs, I have been having them ever since,” said Mishrat.

Reflecting on her journey as a Health Leader in her community, Hena recalled her own teen years.

“When I began talking to the young girls, I remembered my teenage years when I myself did not know about my health,” said Hena.

“If someone had come to our homes, door-to-door then to inform and educate us, it would have been of immense help. Now the girls talk not only about health but also ask me for advice on all kinds of everyday things, which I very much appreciate.

“Deep thanks to Opportunity International Australia and BURO Bangladesh for implementing this program in our village and creating opportunities to better the lives of so many adolescent girls and others.”

Opposite and below: Hena leads a health education session for teenage girls in her village.





Global poverty lines revised

In June 2025, the World Bank updated the global poverty lines and revised its estimates for the amount of people living in poverty at country, regional and global levels.

Above: Global poverty lines have been revised by the World Bank.

The update takes account of the latest household data across lower- and middle-income countries and reflects the increasing costs of basic goods and services for people in those countries.

The poverty line is the minimum amount of money a person needs each day to meet their basic needs, and is the global benchmark to measure poverty. The global poverty lines have been revised from \$2.15 to \$3.00 for the extreme poverty line, from \$3.65 to \$4.20 for the moderate poverty line, and from \$6.85 to \$8.30 for the poverty line typical of upper-middle-income countries.

The increase to the poverty lines reflects the increasing costs for people living in poverty to meet their basic needs.

The number of people living under the moderate poverty line of \$4.20 a day globally has fallen – from 1,783 million to 1,603 million. This is the poverty line that Opportunity International Australia typically refers to.

This is a reduction of 180 million people living under the \$4.20 a day poverty line.

The good news is that India has single-handedly lifted nearly 270 million people out of extreme poverty since 2011.

Without this significant improvement in India, the increase to the number of people living in extreme poverty globally, with the revised poverty line, would have been much higher.

This update, based on 2022 data from India, represents more than a decade of growth in the country – as the previous poverty rate was based on data last updated in 2011. Despite the significant improvements, India is still home to more people living in extreme poverty than any other country (75.2 million people).

“The decrease in the number of people living in poverty is hopeful, but also proves we have so much more work to do,” said Scott Walters, CEO of Opportunity.

“Opportunity’s main goal is poverty alleviation, and we will continue to strive towards that goal, with the support of our generous donors.”

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By giving a *Gift of Opportunity*,
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and one community at a time.

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and **order by 12 December 2025 to**
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gifts.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.

Our microfinance, health, education and disability inclusion programs are helping millions of families make their way out of poverty.

*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.



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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



“In Indonesia, 70 per cent of people live in villages, and there are almost 80,000 villages. If you want to change Indonesia, you need to start with the villages.”

Pak Rozali
Chief Executive Officer,
TLM Foundation

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