

AGENCY

The capacity for people to make their own choices.



Measuring what matters

An evidence-based approach to our impact

Meet India's thriving female entrepreneurs

Green shoots of hope

How a rice co-op serves a community in Indonesia



Bringing the field to you

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Voices of hope

“This pandemic has exposed the real and uncomfortable inequities in the world, but it has also made a powerful case for all of us to re-imagine the pathway to an inclusive recovery.”



As we close out a tremendously challenging year, I invite you to celebrate with us the remarkable stories of human resilience, ingenuity and hope. As we enter a new phase of early recovery and re-building from COVID-19, I've been reflecting on the stories of everyday leadership and innovation. Some of these voices sound like this:

In Bangladesh
“Our Health Leaders serve and educate all women in the community, especially those who are illiterate or have limited literacy. We work based on the art and science of trust.”

In India
“In the marginalised tribal community of Wayanad, Kerala we held a pop-up health and vaccination camp in the parish hall attached to the local church. The community chanted and sang, they rejoiced.”

In Indonesia
“We serve children with special needs regardless of how much time it takes. It took us two to three hours to vaccinate a child who had been turned away by two other clinics, but every life matters, and everyone deserves the opportunity to get a life-saving vaccine.”

This pandemic has exposed the real and uncomfortable inequities in the world, but it has also made a powerful case for all of us to re-imagine the pathway to an inclusive recovery, where there's equitable access to essential health services for all.

It can be easy to feel disconnected to the global community, especially in the months we were all isolating in our homes. But humans are inherently social creatures, and our minds and bodies are rewarded when we give to others.

Thank you for your continued support.



Annie Wang
Health and Women's Safety Programs Director
Opportunity International Australia

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 covers:

Front and Back: Nothing says hope more than a little girl on her way to school. The future is bright when you have an education and the world at your feet!

Above: A teacher begins class in Rajasthan, India.

Opportunity International Australia supports women in Asia to grow small businesses, access quality education for their children – and keep them in school, access healthcare and women's safety programs.

Your feedback

“Supporting Opportunity represents an important part of our philanthropic budget, acknowledging the billions of people literally living hand to mouth. The linkage of economic support with personal effort is a wonderful feature of the model.

The lives of our clients are enhanced in more than one way – hearing the impact of the program on clients energises us. And there's a scaling of the impact of the philanthropic dollar in a way not seen with other charitable models.”

Ian and Jude Airey



Thanks to your support...



4,879,542 families in India and 1,259,507 in Indonesia are currently receiving small loans



3,030,000 people were vaccinated in 23,800 camps in India (as of 3 Nov)



43,036 women benefited from our safety programs



5,276 active loans to improve schools in India, Pakistan, Nepal and the Philippines

MICROFINANCE

Focused on the future

Second waves of COVID-19 have hit communities where we work hard, with widespread sickness and death, but with cases decreasing and vaccinations increasing, hopeful signs for the future are emerging.

The pandemic saw microfinance institutions step in to provide vital and varied support. In India, the extensive network and established relationships microfinance institutions have proved vital when rolling out COVID-19 education and vaccinations. Partners' financial performance reflects the hardships of the pandemic, but all but one remain sustainable. Partner Satya recently received an A rating from Agents of Impact for their contribution to the UN Sustainable Development Goals.

In Indonesia, the situation is improving, but those living in poverty remain vulnerable. We continue to support their hard work with financial solutions, as well as other services to break the cycle of poverty. A recent survey by partner TLM, showed they are highly valued by clients and felt supported during the pandemic.

Evolving technology is giving us more insights into clients' challenges, helping us deliver services more efficiently, especially in remote communities, and continually aligning to clients' needs.

Grandmother Ibu Wanah sells vegetables from a cart in her neighbourhood. Her income took a hit of 20 per cent in the pandemic. (Indonesia)



HEALTH

Reaching millions with vaccinations

Responding to India's second wave of COVID-19, Opportunity supporters worldwide gave over A\$2 million enabling us to work with new and existing partners to deliver infection prevention information, organise safe isolation in 75 rural villages, and provide free medical consultations through 336 telemedicine clinics, two medical vans and a 24-hour hotline.

Our partners have vaccinated more than three million people in 23,000 vaccination camps so far in vulnerable communities and tribal villages. We expect to reach a total of five million by the end of 2021. An average vaccination camp reaches 125 beneficiaries for a total cost of A\$18. At the end of October, Opportunity hosted a virtual conference session to share the key learnings on the tremendous and underutilized opportunity for microfinance institutions to help vaccinate and deliver public health services.

Third-party impact evaluation measuring the social, economic, health and organisational impact of these innovative public private partnerships are underway. In India, Bangladesh and Indonesia, 5,621 women have been trained to date as Health Leaders, providing vital care and support in communities.

Rani's young son, Yasin, was often ill with vomiting and diarrhea. After learning about health and hygiene from her local Health Leader, Rani bought a playmat, so he can play away from free range animals. (Tangail, Bangladesh)



WOMEN'S SAFETY

Support for the most vulnerable

Just as the pandemic exacerbated the danger of violence and trafficking for Indian women and girls, so our safety programs have taken their message and training on ending violence, abuse and exploitation of women and girls further afield. We educated 32,044 rural beneficiaries through 512 Safe Village Programs, aiming to reach 750 villages by the end of 2021 to improve resilience against human trafficking.

We are also training 500 volunteers and 100 police in Telangana, India on the signs of trafficking and domestic violence, and counselling domestic violence callers to the police emergency hotline. We've expanded into four new states and implemented an additional national helpline for women experiencing domestic violence. Counsellors proactively analysed their client lists using custom PeaceTracker software to identify and connect with every single woman who might be at risk.

Effectiveness is vital and we are evaluating our programs to measure their social impact –the PeaceMakers, Shakti program for girls, and counselling interventions, along with the Safe Village Program and anti-trafficking helpline. (Read more about our evaluation findings on pages 6-7.)

Women come together in India to learn about their rights and resources for protection against violence and trafficking.



EDUCATION

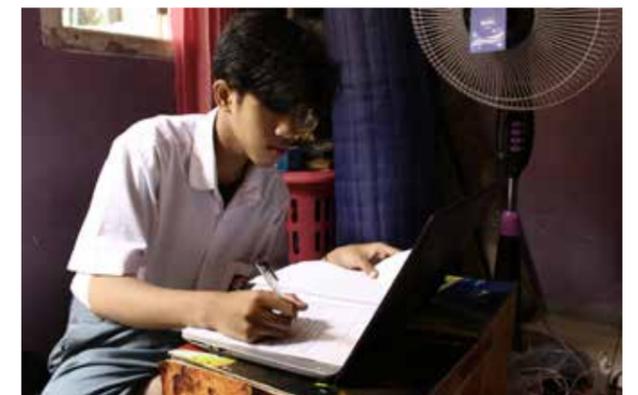
Bridging the digital divide

With 85 per cent of schools closed globally at the peak of the pandemic, new directions in education are helping to overcome the effects of COVID-19. Loan disbursements have improved through 2021. In Pakistan 128 schools participated in an EduQuality train-the-trainers pilot program. While the pilot was cut short due to COVID, there was encouraging engagement for the new initiative, with 87 per cent of schools submitting self-assessments and 67 per cent submitting school development plans. Also in Pakistan, new partner financial institution Taleem Finance Company is providing school improvement loans, school fee loans and improvement loans to tertiary institutions.

Opportunity also provides funding for education in India, Indonesia, the Philippines, and most recently, Nepal. Leveraging Opportunity's funding for technical assistance, financial institution partners provided 47 school improvement loans to schools in Nepal, reaching 9,400 children.

Opportunity EduFinance recently led virtual discussions with Indian education thought leaders on the changing ecosystem for low-cost non-state schools, with a focus on innovative tech solutions, and bridging the digital literacy gap. Around 128 million children are educated in 400,000 schools of this type across India.

Alfi got his studies back on track with a laptop his parents purchased through a loan. (Indonesia)



MEASURING WHAT REALLY MATTERS

As we evolve, Opportunity is moving towards more meaningful metrics to assess the impact of our programs.

Our work must often balance doing the greatest good for the greatest number of people with serving where the need is highest. Our health and women's safety programs also tackle changing perceptions, norms and behaviours in often-stigmatised areas.

We recently conducted studies to help us understand our programs' effectiveness – beyond the number of beneficiaries reached. Program evaluation continues to evolve as we strive to achieve scale, sustainability, and meaningful impact.

1. Addressing domestic violence in India

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. This interim study on the impact of the PeaceMaker program, implemented by our partner MyChoices Foundation, adopts the UN Women's ISE4GEMs framework (Inclusive Systemic Evaluation for Gender equality, Environments and Marginalised voices) and seeks to understand the progress of program outcomes against long-term outcomes.

Ultimate Outcome	Long-term Outcomes	Sample Program Outcomes
Empower victims of gender-based violence to live a life of dignity	Improved awareness of rights to safety Reduced abuse of all types Improved confidence and negotiation ability at home	66% improvement in household negotiation 23% reduction in physical abuse 19% reduction in verbal and emotional abuse 34% reduction in sexual abuse
Create a supporting ecosystem for victims of gender-based violence, including community engagement	Improved social capital and participation of women in community meetings Training of PeaceMakers as trusted, available, supportive to victims of gender-based violence	96% PeaceMakers noted training helped gain confidence and trust, and overcome communication barriers 80% rated PeaceMakers as highly trustworthy and reassuring or accessible

This study indicated that while the PeaceMakers and counsellors provided much-needed support, domestic violence is still a pervasive public health issue and global human rights violation. While 33 per cent of women reported increased confidence or independence, the domestic violence program has not impacted livelihood opportunities, socialising with friends or access to household bank accounts. We continue to work on integration of economic empowerment, addressing persistent social barriers and mitigating relapse of abusive behaviours.

“I was very dependent on my husband. I was always told by my parents that my husband, kids and in-laws are everything. I was very scared to leave because of what society is going to think, what will be my reputation? But after counselling, I learnt and became confident that a woman alone can also lead life. Improvement in self-respect.”

Operation PeaceMaker Client



Joymala (left) received health training on childcare, she shows her child's vaccination card. Fojila (right) is eight months pregnant; she bought a safe delivery kit to support her baby's birth. (Bangladesh.)

2. Combatting sex trafficking in India

Opportunity works to identify, educate, and empower communities about risk factors that increase their vulnerability to commercial sexual exploitation across India. Early indicative findings from a study on the impact of the RedAlert program emphasises the need to ensure ongoing community engagement after the implementation of the two-day Safe Village Program.

Ultimate Outcome	Long-term Outcomes	Sample Program Outcomes
Reduce commercial and sexual exploitation of children	Educate communities at-risk to actively prevent trafficking Girls, boys and families, realise the behaviours that put them at risk of trafficking	81% of Safe Village Program participants were aware of vulnerability, compared to 54% in the control group 53% perceived a decrease in the threat of trafficking after 2 years 73% of adolescents (key target audience) could recall the learnings after 2-3 years

As we scale and strengthen the Safe Village Program, we will look to strengthen and supplement the analytical model which identifies communities at risk of trafficking with inputs from civil society organisations, police and other local stakeholders.

3. Providing basic health education in Bangladesh

Opportunity works to empower women and communities with primary health education through a network of Health Leaders, from among our microfinance clients. In Bangladesh, we've trained 200 loan officers and 1,100 Health Leaders to deliver 25 modules of health education to address gaps in health literacy.

We recently completed our first quantitative study with our partner BURO based on baseline data from 2020 and monitoring data collected in 2021 with some impressive results:

- **25% increase in knowledge** across the 8 primary health topics
- The greatest improvements in knowledge, attitudes, and practices were in Menstrual and Reproductive Health (50%) and Maternal Health (38%) topics
- **Respondents with the lowest education levels** (Illiterate and Can Read and Write level) **demonstrate the greatest absolute increase in knowledge** (33%) compared to respondents with Primary, Secondary and Higher Education (21-27% improvement)

“It's incredibly exciting to see the meaningful and measurable impact of this program addressing women's health issues and tackling both knowledge gaps as well as stigma towards maternal health, menstrual health, and reproductive health,” says Annie Wang, Health and Women's Safety Programs Director, Opportunity International Australia.

Opportunity strives to be evidence-based in our interventions, and transparent about what's working, and what's not. Measuring what matters is tough, but everyone's story counts.

Opportunity acknowledges the generous support of DFAT and the Dhaka High Commission in this work.

Right: A woman collects drinking water according a water safety plan.



Meet the entrepreneurs of India

Thanks to ESAF, Pahal and Satya for photography.

Being willing to risk what little you have for a better life is a hallmark of Opportunity's microentrepreneurial clients. The opportunity to build a sustainable business awakens drive, leadership, independence and leads to a better future.

Our clients demonstrate the power of hope and determination every single day. Buffeted by forces outside their control, from services that exclude them, climate change and the pandemic, these extraordinary women rise, and rise, and rise. We are proud to share their stories.



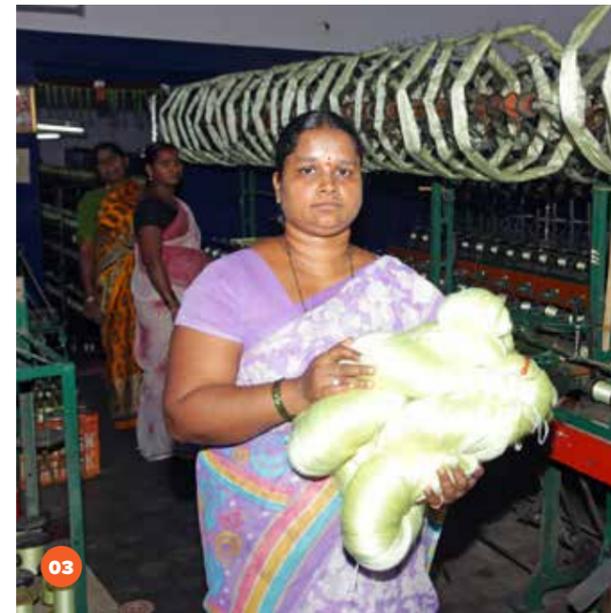
01

01. Shajitha Dillardar's family used to live on her husband's day wages. She learned to make cookies and buns by using her friends' ovens. With a small loan from ESAF, Shajitha started 'Ooty Varkey' with her husband. Her goods were a hit! She has now expanded her business, employing 10 women and buying a delivery van. In her community, she's earned the title of *Sajitha Ettha* (elder sister).



02

02. When Sannamma Ramakrishna was a daily wage worker, she wanted to start her own business, but there wasn't a credit group in her village. So she recruited 11 women and started one. Her first loan enabled her to start the incense packaging business that now employs 13 local women. Sannamma says credit provider ESAF taught her, 'the art of sharing success by delivering joy'.



03

03. After 12 years of working in a silk reeling factory with her husband and father-in-law, **Sunita Suresh** ventured out and set up her own factory. She started in a single room but loans from ESAF to buy faster, better equipment allowed her ambitions to take flight. She and her team now supply silk yarn to handloom weavers and she has become a role model in self-reliance for the next generation.



04

04. Jarina Begum dreamed of independence, but lack of schooling and early marriage didn't align. With partner Satya's help, after being refused by traditional lenders, she started expanding her family's spice business. They purchased more raw materials, increased production, created a loyalty program with rewards, and sold their products further afield. Loans fuelled their success and turnover has gradually risen.



05

05. Opportunities are thinner on the ground in some places than others. But **Tinaben Thakarda** saw the chance to improve her situation when Opportunity partner Pahal came to her small village in Gujarat. She borrowed funds and bought a cow prior to lockdowns. The milk she sells to a co-operative helps her run her house and sustain the family with dignity.

Green shoots of hope: How a rice co-op serves a community in Indonesia

Entrepreneurs are an extraordinary breed: a combination of hope – vision for the future – and the willingness to take action can make great things happen.

In the countries in which Opportunity works, COVID-19 has curtailed people's ability to earn a living. For remote-area farmers, lockdowns have meant few customers can come to them, and they can no longer travel to markets further afield.

During the pandemic's first wave, Opportunity partner TLM contacted every one of its 5,000 client groups, discovering what they needed, then provided assistance in a wide variety of ways.

Extending that wraparound care, support and understanding, placed the microfinance institution (MFI) in a position to generate innovative, workable ways for clients to enhance their livelihoods. It established a business unit – Kuan TLM – (meaning a 'well') to explore new opportunities. Kuan TLM assessed the market, identifying producers who were being paid below market rates and inviting them into new ventures.

New markets become highways to success

Initially, TLM approached 137 rice farmers in West Timor – active clients who were struggling to find markets. Funded by Opportunity supporters, TLM purchased six tonnes of rice per month for around A\$5,500, an amount of rice that would have cost \$3 million from Australian farmers.

Because TLM was selling direct to kiosks, it could afford to pay each farmer IDR9,000 (A\$0.85) plus transport costs instead of just IDR6,500 (A\$0.62) per kilo. The farmers gained access to new markets and earned 38 per cent more for their produce. When initial monthly sales didn't reach six tonnes, TLM head office staff bought the remainder for their own personal use.

The scheme grew quickly and TLM engaged new farmers to act as rice collection agents. After initial reluctance (due to fear of angering existing agents who had controlled the trade for many years) local farmers saw the benefits – and the higher prices – and jumped on board. The seven agents recruited another 33 farmers.

Higher prices meant higher expectations, so TLM provided farmers with quality control training; the farmers are now proud to be recognised as high-quality crop producers. TLM also eased farmers into digital transactions. After early troubles with farmers whose preference for cash led to them being extorted by truck drivers for 'unexpected shipping costs', the entire group has moved to cashless payments, delighted to receive full price for their produce.

Partner Profile

Zesly Pah has worked for TLM in Indonesia for 20 years and had led it through a period of significant growth over the past decade. TLM began as a development foundation and has now expanded to include a cooperative and a rural bank. Tanaoba Lais Manekat, from the Timor language, means 'serving with love'. During the pandemic, TLM was swift to arrange repayment moratoriums, help rural people to access government relief, and provide food packages as well as information about COVID-19-prevention.

“I watched how hard the people we serve worked to overcome the obstacles the pandemic threw against them. It was hard, but we found ourselves gaining strength from them. I am so proud of our staff. They are courageous and inspiring, often putting their own time and money into helping our clients and their communities.” **Zesly Pah, CEO of TLM**



Zesly Pah with Simon Lynch in Indonesia.

Expanded ranges = expanded profits

It's not just the farmers who are benefiting. By creating a network of 108 active kiosks (99 of which owners are active TLM clients), in and around West Timor's major city, Kupang, they were able to facilitate the increased purchase and on-selling of the rice. Yuliana Tennis (pictured below), a returning TLM client since being widowed, is expanding her kiosk. She has now become a Kuan TLM sales agent, first buying rice, wheat and noodles, and now expanding into vegetables with shallots and garlic. She's happy to buy so many items from one supplier, that TLM delivers direct to her shop and, importantly, that her orders are helping local farmers.

With the success of the program with rice farmers, TLM is also looking at expanding this program to include other crops including candlenut, tamarind and horticultural products.



Exploring new retail markets

TLM has established a shop at its Kupang head office, selling rice and other goods direct to the public. The shop also sells textiles from clients whose businesses have been decimated by the shut-down of tourism during the pandemic.

Working with the provincial government, TLM is also invigorating a fledgling market at Kupang's stunning Lasiana Beach. The aim is to create outlets for clients' products and handicrafts by selling to domestic tourists and, hopefully in the future, international tourists, too. All these programs cover their own operating expenses, ensuring sustainability and safe paths to expansion.

Looking to a digital future, TLM developed data collection and reporting software. Currently, about half the information is collected electronically; as more farmers and kiosk owners gain access to smart phones, the process will become fully automated.

“These projects show the value of the relationships our partners build with clients. It's not only about trusting women living in poverty with financial support to develop a business but walking alongside them and their families to understand how we can help them overcome any other obstacles keeping them from escaping poverty.”

Simon Lynch, Indonesia Director.

Bringing hope to more people through opportunity

Six months into the CEO role, Scott Walters shares his passion for philanthropy and plans for Opportunity.



Opportunity: What drew you to Opportunity?

Scott Walters: Apart from being led by God, it was the chance to be involved in helping to break the cycle of poverty that still pervades so much of the world. My philanthropic passions have always revolved around changing embedded disadvantage rather than welfare.

O: You have a varied background in accounting, consulting, business, philanthropy – which experiences have prepared you to lead Opportunity?

SW: I can see God's hand at work in equipping me for this role. Poverty is complex and microfinance is just one part of a suite of services that enable us to help those struggling with this many-faceted challenge.

I believe my training as a chartered accountant, 25 years in financial services, and two decades in the not-for-profit sector including with The Bible Society, The Smith Family and The Benevolent Society, equips me to tackle the challenge of poverty through the services and products that we provide.

“The longer I’ve lived and worked, particularly in the not-for-profit sector, the more I’ve come to realise that it’s a privilege to be able to give to others.”

O: What philosophy guides your own personal philanthropy?

SW: Give till it hurts! Early in my career I would have described myself as a cheque-book philanthropist. As my interest and passions grew, I moved ever closer to working directly in the sector and getting closer to those in need in the field.

I’ve become aware of how blessed I am. Why did God place me in this time and space? The longer I’ve lived and worked, particularly in the not-for-profit sector, the more I’ve come to realise that it’s a privilege to be able to give to others. No matter what circumstances we are all living in, we essentially want the same things. Why shouldn’t we help others to prosper like we do in this country rich in all that life has to offer?

As a parent, I can relate to wanting to provide the best possible opportunities to my family.

O: Were you a close family growing up?

SW: Mum and Dad were good parents and sought the best for my brother and me. In many ways we had a blessed childhood, although not without its stresses.

They also showed us the merits of hard work, and to look out for others. I will forever be thankful to them for encouraging us to attend church and youth groups. As a father now, I appreciate way more what a great dad my father is.

O: You have an identical twin brother, did the two of you cause mischief, are you close?

SW: Like other siblings, my brother and I had a fair mix of fights and competition when we were young, constantly being compared with each other. But we have always been close and have grown closer over the years. We have both had our personal and professional challenges and have always had each other for support.

We’ve had a bit of that weird twin thing where we will know that something is going on in each other’s lives without actually being in touch. We did once decide to swap classes in high school but instead of swapping maths or English classes, we swapped my Japanese class with his technical drawing class. It didn’t take the teachers long to work out they had the wrong twin in the classroom!

O: Now that you have had a few months at the helm, in which direction do you see Opportunity growing?

SW: As I consider the landscape of poverty around the world, I hope that at Opportunity we will be able to broaden both our geographic reach and programmatic reach. Microfinance will remain a core part of our service offering but the complexities of poverty mean that other services such as finance for education, health, safety, sanitation and so on form an integral and important part of the overall tapestry of support for those in need.

O: What key intentions do you have for Opportunity?

SW: My team and I get out of bed each day doing our best to ensure that we look after our existing clients and add as many more new clients to the cohort of those who, with hope and dignity, are crafting new, prosperous, joyful lives for themselves and their families and communities, free of poverty and it’s vicissitudes.

O: What do you hope to achieve at Opportunity – how do you measure your and the organisation’s success?

SW: Purely and simply the organisation’s success will be measured at a fundamental level by the improvement in the lives of those we serve, and growth in the numbers of people we are able to help. For me, and I know for everyone in the organisation, it’s all about impact; what are we doing each and every day to make a meaningful and positive impact on the lives of people dealing with daily challenges that many of us would struggle to cope with.

O: What is life like outside of work?

SW: My go-to recreation is surfing. And as a youngster I was taught the piano accordion! My musical instrument of choice these days is the blues harmonica and I’ve been blessed to play in a band at various times around Sydney.

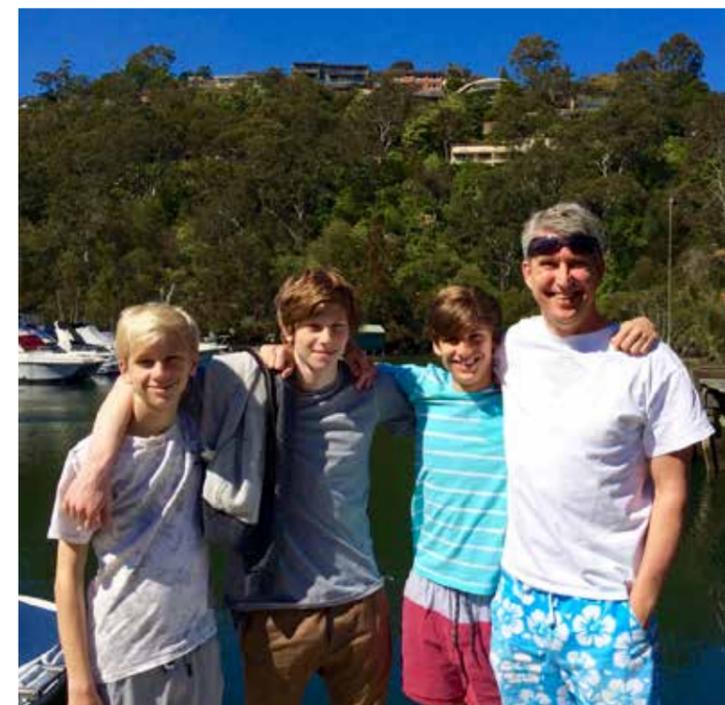
O: What does hope mean to you?

SW: The Biblical expression of hope is just so powerful. In the Bible hope has a certain intangible but realistic expectation and promise of blessing in the future. It is that that I wish for our clients. And it is that that I hold onto personally in my daily walk. Psalms 9:18: ‘But God will never forget the needy; the hope of the afflicted will never perish.’

Top: Scott and his twin brother, Russell, as boys.

Middle: On a trip to a school in Gqeberha, South Africa, with The Bible Society.

Bottom: Scott with sons (from left): Harrison, Russell and Charles in 2015.



HOPE IS A FOOD STALL

Kim-Ngan Harwood was born in Vietnam and arrived in Australia aged nine as a refugee with her widowed mother. Since then, she has built her own successful business and supports other women entrepreneurs through Opportunity.

“Hope, to me, is wanting an outcome that makes life better in some way. When I was two, my dad passed away. The way my mother led her life and wanted a life for me was hope.”

“My grandparents had a similar attitude. They were pushed down from the north to the south of the country when communism came to Vietnam, seeking a better life for their children. When my dad passed away, hope drove my mother to get on a boat and flee when she was a young widow.

“The first time we tried to flee, she got a nail in her foot and had to turn back, the second time communists caught us, but the third time we succeeded.”

Kim-Ngan was seven when she and her mother, Mâu, escaped to Malaysia by boat, where they lived in a refugee camp for two years.



“My mother did what she knew best, she created a business in order to survive. She’s really good at making a speciality Vietnamese pastry dish called banh cuon. It’s hard to do; a lady passed on her knowledge, her pot and bamboo stick to my mother. This became our livelihood. She was even able to send money back to Vietnam to support her parents. When we finally left the camp, she passed on the skills and equipment to another refugee. This is the way this brave woman has led me all her life,” says Kim-Ngan.

Despite this relative success, it was a very hard time in the camp, especially for a girl. “There was no sanitation, and we had to go and pee behind a tree on a hill. Sexual assault was rampant, and I was a victim of that too,” she says.

When neither the UK nor the USA would accept them, Mâu and Kim-Ngan managed to arrange sponsorship to Brisbane through a third-generation cousin. Mâu met her second husband at a hostel there and soon the three left to start a new life in Melbourne.

Never give up

“What I learned from these brave women is when faced with hardship, never give up. They are the most resilient human beings I’ve ever known, and I’ve been led by these amazing female role models my whole life.”

Kim-Ngan incorporates this strength, fortitude and resilience into her passion for endurance running. When it comes to running 160km in rugged mountains and the bush, she believes her mental strength - drawn from her past experiences - is just as important as physical endurance.

Ever practical, like her relatives, Kim-Ngan makes a plan and survives. In Year 12, she heard about podiatry from a teacher. When she looked in the phone book, she recognised an opportunity, as there were just a few pages of podiatrists.

“I wanted a healthcare career in which I could help people, open my own business and be independent so I could have my own family.” Within two years of graduating, she opened The Foot Care Clinic in Keysborough, Melbourne. Twenty years later, it now employs a team of six therapists and admin staff.

Kim-Ngan’s family consists of a wonderful husband and three children, aged 16, 14 and 11. Her mum is just 15 mins away, and they are still close. Not in a cuddly kind of way, but in the way of ‘understanding each other to a depth that no one else can understand’, she says. “She still loves to make food, that’s how she shows her love,” says Kim-Ngan.

Paying the opportunity forward

Supporting women in business was a natural next step for Kim-Ngan. She also volunteers as a business mentor for women of migrant and refugee backgrounds through organisations such as the Brotherhood of St Lawrence Stepping Stones to Small Business program and South East Community Links.

“Small businesses are integral to the economy of the world; they make the communities around them what they are, bringing an experience, atmosphere, and support to people around them.

I believe that when women learn that they can be independent, it is a powerful force. Women are the stem of a family, to me it’s natural for a woman to stand up and do what she needs to do for her children. It may look like just a food stall. But it’s not, it is independence, opportunity, a better future. It is hope.”

Top: Kim-Ngan’s mother Mâu (far left) and her sisters Di Tốt and Bắc Khúc sitting in front of Bắc Khúc’s food store in Vietnam.

Bottom: Kim-Ngan walking the talk: She has run 16 marathons and numerous ultras. She also takes swimming lessons to overcome her fear of open water.



Nikson (centre, now 16) had to grow up faster than most children.

He was only five when his father left, and, as the eldest child, he stepped up to support his mother. He worked at the market before school, did odd jobs to earn money and took care of his brothers.

Life has been hard for the family since COVID-19 shut down the markets where they sold vegetables.

This Christmas let’s remind the boys that they’re not alone.

Watch our new video via the QR code or at: opportunity.org.au



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



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



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



The Foot Care Clinic donates one per cent of its income to Opportunity and encourages clients to donate too. www.thefootcareclinic.com.au



“Opportunity has a unique model: it’s sustainable and high impact and what we are interested in – effective philanthropy. We think the microfinance model gives the biggest bang for your donation buck! Opportunity provided an avenue to make a difference in the world. In 2020, the world became very localised because of lockdowns and restricted travel. Being connected with Opportunity gave us a sense of contributing to the wider world.”

Rebecca Ding and Martin Dillon

Opportunity International Australia Limited

ABN 83 003 805 043

PO Box A524 Sydney South NSW 1235 Australia

T: 1800 812 164

E: opininfo@opportunity.org.au

opportunity.org.au

 facebook.com/OpportunityAUS

 instagram.com/OpportunityAUS

 twitter.com/OpportunityAUS

 linkedin.com/company/OpportunityAUS



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